

12/24/92

MERRY CHRISTMAS

from

The Sea Coast Echo

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DEPT. OF ANDREWS OF HISTORY
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39205

VOL. 101, NO. 103 BAY ST. LOUIS, MISSISSIPPI THURSDAY, DECEMBER 24, 1992 SINGLE COPY 35 CENTS TWO SECTIONS, 26 PAGES

Local limo, taxi owners given operating licenses

BY TRACI BONNEY
Three taxi cab companies received approval for temporary operating permits Tuesday at the Bay St. Louis City Council meeting.
Mayor Eddie Favre was not at the meeting, but had left in writing his recommendation that two cab services and one limousine company be given 45-day temporary licenses, and that all other cab companies operating in the city be considered illegal and subject to police action in the enforcement of the city's vehicles-for-hire ordinance.
Favre's recommendation explained that the 45-day period will allow the cab company owners time to obtain liability insurance, buy and install taximeters, and take care of other matters.
The Council unanimously approved Favre's recommendation to give licenses to "Taxi Cabs, Inc., owned by John L. Broadwater; Louis L. Hearty Taxi Service, and Michael Peter Flynn Limousines.
Broadwater and Hearty, who were at the meeting, asked about the \$500 fee the city requires cab companies to pay each year. The two cab operators wanted to know if that fee will be pro-rated from January 1993 to April, since April 1 is the annual payment date set by the city.
City attorney John Scaffide said he felt certain the city can pro-rate the fee, and Council chairman Jim Thriffley added that those details can be settled between the mayor and the cab companies.
Thriffley also said that other matters, such as approval of drivers, will be handled on a day-by-day basis by the mayor.
GRANTS
Clerk of Council Mike Cuevas reported that the city's application for a Mississippi Arts Commission grant was not recommended for approval, but that the city's application for a grant to restore the old railroad depot is ready for submission.
The MAC grant would have paid the costs to produce a pictorial history of local churches and other historic landmarks.
Cuevas asked that the city pay for the film and developing; she said the photographer selected for the project has waived all fees for the work.
The Council approved her request, with costs not to exceed \$750.
Concerning the depot restoration grant, Cuevas said the city plans to spend about \$161,000 on the project and to request \$643,421 in federal funds.
TAXI—Page 3A



Reason for the season

Joseph, Mary, shepherds and wise men await the arrival of baby Jesus in Our Lady of the Gulf Church's Nativity scene. By tradition, the Christ child is placed in the creche during Midnight Mass on Christmas Day. (Echo staff photo by Traci Bonney)

Christmas closings

In observance of Christmas, The Sea Coast Echo office will be closed Friday, Dec. 25. The post office will be closed Dec. 25, as will the county convenience centers.
Bay St. Louis and Waveland city offices, and the county courthouse will be closed Dec. 24 and 25.
Bank closings are as follows:
Peoples Bank — 9 a.m. to noon Christmas eve, reopening 9 a.m. December 28;
Hancock, Magnolia and Merchants Bank and Trust — 9 a.m. to 1 p.m. Christmas eve, reopening 9 a.m. December 28;
Eastover Bank — 8:30 a.m. to 1 p.m. Christmas eve, reopening 8:30 a.m. December 28;
All three branches of the Hancock County Library System will be closed December 24-26. Patrons wishing to return books are asked to use the book drop on the Uman Avenue side of the City-County Library.
An official at Waste Management said Bay St. Louis will not have garbage pickup Friday, running Friday's route on Thursday along with regular Thursday pickup; and Diamondhead's Friday pickup will be on Thursday. Waveland will not have garbage service Thursday or Friday.

Recycling of trees to be held at Center

BY ELLIS CUEVAS
The recycling of Christmas trees will once again be held in Hancock County.
This is the second year for the project, and it is sponsored by Mississippi Power, Hancock County Board of Supervisors, Hancock Chamber of Commerce Beautification Committee, The Sea Coast Echo, Sun Herald, Farrens Tree Surgeons and Mississippi-Louisiana Tree Growers Association.
Cindy Vernon, chamber executive director said, "The mulch from the recycled trees will be used throughout Hancock County for various beautification projects."
Residents are asked to bring their Christmas trees (without ornaments or tinsel) to the north end of the Hancock County Civic Center, Longfellow Road, during the week between Christmas and New Years.
There will be a roped-off area for the trees to be placed. Last Christmas there were some 300 trees recycled in Bay St. Louis.
On Saturday, January 2, between the hours of 9 a.m. and 4 p.m., volunteers will be available at the site to give a sapling to anyone who brings a tree in.
Those who bring their trees in during the week prior to Jan. 2, may stop at the chamber's office, 412 Highway 90, Bay St. Louis to pick up a free sapling during office hours.
"During the month of December, thousands of Christmas trees will be generated in Hancock County, and without recycling they would occupy a large amount of valuable land space," Vernon said, adding, "The recycling of Christmas trees in addition to reducing the used of landfill space in Hancock County, can also help in the county's beautification project of Litter Free '93."

Three arrested in Garriga death

A Tennessee juvenile, an adult from Tennessee and one from Alabama were arrested Saturday in New Iberia, La., in connection with murders in Alabama and Harrison County.
Harrison County Sheriff Joe Price said his department had sent out teletypes across the country to alert other law enforcement agencies of the robbery of Bayou 10 Quickstop on Kiln-DeLisle Road and the murder of its owner, Azra Garriga, 50, of Diamondhead. Louisiana police were looking for the suspects because of the Harrison County bulletin.
Last week, Garriga's body was found in the store the evening of December 16, shortly after she had been shot twice in the head with a .25-caliber automatic pistol. Missing from the store was a cash drawer containing several hundred dollars. The drawer was later found, smashed, along the side of Interstate 10 west of Hwy. 603.
Arrested in Louisiana were Tracy Lee West, 22, of Pulaski, Tenn.; Timothy Scott Cothren, 20, of Hazel Green, Ala.; and Paul Jamie Rathe, 17, of Cornersville, Tenn. According to a police report, West and Rathe were arrested around 4:30 a.m. Saturday, and Cothren was arrested around 9 a.m.
The three also are wanted as suspects in the robbery of a

GARRIGA—Page 3A

Sand beach project bids sought

BY JACQUI COCHRAN
The board of supervisors approved advertisement for contract work in the long awaited sand beach refurbishing project Thursday.
A master plan for shorefront development was begun in 1984 under a technical advisory committee. In 1987 the Sand Beach Advisory Committee was established to implement the plan, according to chairman John Scaffide.
Bill Mitchell of Brown and Mitchell Engineering requested advertisement begin and a pre-bid conference on application procedures be set prior to the February 1, 10 a.m. opening of bids.
CHILD CARE CENTER
Construction of a pre-school Child Development Center was placed on hold until legal verification is completed on a proposed funding procedure.
Chancery Clerk Michael Nicaise suggested the county borrow the money for the day care center to construct a new building. The center would pay the monthly note to the county from its budget.
Director Lora Mederos stated the center, presently located on Third Street, could pay up to \$1,000 per month. The loan could be paid off within 15 years and the building would belong to the county.
Architect Michael Reeves reported the center would cost approximately \$45 per square foot.
He added 3,000 square feet.
BIDS—Page 3A
State gaming investigator joins Casino Magic staff
BY TRACI BONNEY
The way Bruce Nourse sees it, it was time to move on to something new.
Nourse — an investigator with, and onetime interim executive director of, the State Gaming Commission — will join the staff of Casino Magic in mid-January.
"Mainly, my mission here was accomplished, as I look at it," he commented Monday of his decision to leave the gaming

NOURSE—Page 5A

Edmond J. Jolley FUNERAL HOME

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INSIDE

Birth.....Page 4B
Cinema.....Page 9B
Classifieds.....Pages 13-16B
Consumer Update.....Page 16B
Deaths.....Page 2A
Diamondhead.....Page 5A
Sport Talk.....Page 5B
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Youth.....Pages 27-28

TIDES

WEEK OF 12-24-92

DAY	HIGH	LOW	DAY	HIGH	LOW
Thurs.	11:52 p.	10:57 a.	Tues.	1:50 a.	12:41 p.
Fri.		11:39 a.	Wed.	1:41 a.	11:57 a.
Sat.	12:31 a.	12:15 p.		9:03 p.	
Sun.	1:07 a.	12:43 p.	Thurs.	6:59 p.	10:20 a.
Mon.	1:32 a.	12:47 p.			

One more day 'til Christmas!

Time & Temp

467-9051

HANCOCK COUNTY

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OBITUARIES

AGNES HATEM ALLEN
HELEN SCHMITZ COLLUM
NELL HAILEY PERRY

AGNES HATEM ALLEN
Agnes Hatem Allen, 76, of Long Beach, died Sunday, December 20, 1992, in Long Beach.

Mrs. Allen was a native of Mobile, Ala., and a member of St. Thomas Church in Long Beach. She was a retired nursing assistant.

She was preceded in death by a daughter, Loretta Allen. Survivors include seven sons,

Harold Allen of Bay St. Louis, Gary Allen of Atlanta, Philip Allen of Jackson, Ronald Allen of Fayetteville, N.C., Louis Allen and Robert Allen, both of Long Beach, and James Allen of Riverside, Calif.; two daughters, Mary Peterson of Gulfport and Frances Jarrett of Long Beach; a brother, Philip Hatem of Long Beach; a sister, Mary Hatem of Long Beach; 18 grandchildren; and eight great-grandchildren.

Funeral services were Wednesday at St. Thomas Catholic Church. Burial was in Long Beach Cemetery.

HELEN SCHMITZ COLLUM
Helen Schmitz Collum, 66, of Helena, Miss., died Tuesday, December 22, 1992, in Mobile, Ala.

Mrs. Collum was a native of Pass Christian. She was a retired licensed practical nurse with Singing River Hospital in Pascagoula.

Survivors include her husband, Aey B. Collum of Helena; a daughter, Elaine Nelson of Mineral Wells, Texas; three sons, C.D. Beardslee of Gautier, Edward C. Collum of Helena; a sister, Louise Raymond of Biloxi; two brothers, William

I.V. Schmitz of New Orleans and, Franklin G. Schmitz of Gulfport.

Funeral services are 2 p.m. today at Holder-Wells Funeral Home in Moss Point. Burial will be in Serene Gardens, Escatawpa.

NELL HAILEY PERRY
Nell Hailey Perry of Diamondhead, died Monday, December 21, 1992 in Diamondhead.

Mrs. Perry was a resident of Diamondhead for 10 years. She was a member of Diamondhead Community Church and several community associations.

Survivors include her nephew and his wife, Michael and Diane Howe, and her niece, Judy Scipioni, all residing in Fairfax County, Va.

A memorial service was held Wednesday at Diamondhead Community Church.

If desired, donations to her memory may be made to Diamondhead Community Church or to a charity of choice.

Edmond Fahey Funeral Home in Bay St. Louis was in charge of arrangements.

ST. ANN AND ST. JOHN NEWS

Thoughts for meditation:
There's a song in the air!
There's a star in the sky!
There's a mother's deep prayer,
and a baby's low cry!
And the star rains its fire
while the beautiful sing,
For the manger of Bethlehem
cradles a King!

J. G. Holland

The earth will be filled with
the knowledge of the glory of the
Lord.

Hab. 2:14
The Lord in His holy temple;
let all the earth be silent before
Him.

Hab. 2:20
Yea Lord, we greet thee, born
this happy morning, Jesus, to
thee be all glory given.

F. Oakley
Father, remind me again this
Christmas and through the
year of the miracle of your love.
Amen.

BMR accepts comments
on proposed gaming
facility at Diamondhead

The Bureau of Marine Resources requests that if anyone wishes to make comments about, or objections to Purcell Co. Inc.'s proposal to construct a marina/dockside gaming facility by Diamondhead, they should submit this in writing to the Bureau of Marine Resources, 2620 Beach Blvd., Biloxi MS 39531 and the office of Pollution Control, P.O. Box 10385

Christmas Mass Schedule

Christmas Eve: St. Ann's, Clermont Harbor, 4 p.m.; St. John's, Lakeshore, 6 p.m.

Christmas Day: St. John's, Lakeshore, 8 a.m.; St. Ann's, Clermont Harbor 10:30 a.m.

December 26 and 27 Mass Schedule: Saturday, Dec. 26, Vigil Mass, St. Ann Church, Clermont Harbor, 4 p.m.

Sunday, Dec. 27, 8 a.m. Mass, St. John, Lakeshore

Sunday, Dec. 27, 10:30 a.m. St. Ann, Clermont Harbor.

New Year's Mass Schedule: Thursday, Dec. 31, New Year's Eve Holy Mass, 4 p.m., St. Ann Church, Clermont Harbor.

Friday, Jan. 1, New Year's Day Holy Mass, 9 a.m., St. John, Lakeshore.

Father John Kelly would like to wish everyone a Blessed and Merry Christmas!

Piney Woods
school profiled
on 60 Minutes

60 Minutes has notified The Piney Woods Country Life School that it will air a profile of the school this Sunday, Dec. 27 on CBS at 6 p.m.

The program is expected to be an upbeat feature on the community-based, residential school which places a strong emphasis on academic achievement and personal growth.

Some 90 to 95 percent of its graduates attend college.

In Memoriam

In Loving Memory
of



JUDY TAILAC
WATSON
AND



ROLAND TAILAC

Judy and Roland,
I have so much to tell you as
this year is at its end.

Christmas Day is near and to
you both all our love we send.

Here on earth your memories
will always stay alive.

Yet we still don't know why
you both had to die.

It seems that we should know
you're in the "Best Place,"
But if only we could hug you
and kiss your smiling face.

So on this Christmas Day
We wish you joy and
happiness.

Knowing some day we will be
together and end our loneliness.

Love,
Louise and Family

In Memoriam

In Loving Memory
of



JOBY NECAISE
May 18, 1973
Feb. 1, 1990

Christmas has a magic that
gives life a brighter look.
And brings us closer to the
memories of the one we miss so
much.

God took Joby home, it was
His will,
But in our hearts we love him
still.

His absence has created a
vacuum that no one can fill.
We feel all alone without him
in particular to share this holi-
day season.

Missing those wonderful and
sometimes turbulent moments,
and age long jokes.

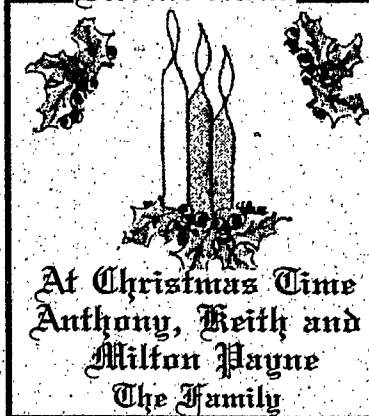
The years passed very quick-
ly, but each and everyone left
many happy memories of the
things he said and done.

His memory is as dear today
as in the hour he passed away.

We feel lost because he has
left with the spark of happiness
that was always his way.

So sadly missed
by Family

Memoriam

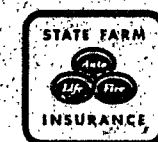


At Christmas Time
Anthony, Keith and
Milton Payne
The Family

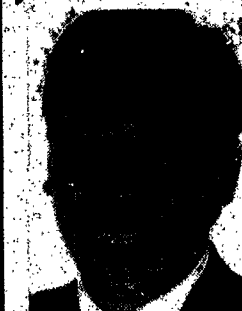
May your
holidays be
filled with Joy ...
and may the
coming year bring
you health & happiness



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think about a funeral
is when you don't
have to.



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with 2 Gal. Paint
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with 3 Gal. Paint

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"QUOTABLE QUOTES"

By Ellis C. Cuevas

Where has the year 1992 gone? I ask this question, just as many others do, with only a few more days left in the month of December.

It seems we were just celebrating New Year's Day, and we will be welcoming 1993 in just a few days.

As we go about life and put off things until tomorrow, many times these things never get accomplished.

When yesterday passes, it is gone; it is history, and we cannot bring it back again.

This holiday season is the time when many of our residents travel—some short distances, others very long distances.

This will mean a very large number of vehicles will be on our highways, and it will be important for all motorists to drive with caution.

Law enforcement officers will be working with a full force, as they want everyone to arrive safely.

One important thing to remember is this—if you drink, please do not drive.

I am hoping that each and every one of you will have a safe and happy holiday season.

While on the subject of motorists, I need to pass this information on to you.

Law enforcement officers and driving clubs all recommend motorists turn their lights on, even in the daylight hours, when traveling during the holidays.

It is also a must for motorists to drive with their headlights on during foggy conditions.

Many motorists drive white vehicles, as I do, and they are hard to see during a heavy fog.

I realize the cool weather is supposed to set in by Christmas and will move the fog out, but it will be back again.

On my way to work Tuesday morning there was a heavy fog, and I had two white vehicles pass me on Highway 90. One had parking lights on, and the other no lights whatsoever. These vehicles were traveling east.

At the office a little later, I received a report of a vehicle pile-up on the Bay bridge. This kind of makes one wonder if it was the vehicles without lights that may have caused the pile-up.

Just something for you to think about.

Glory To The Newborn King

May this holy
season strengthen your
faith and deliver enlightenment to
all mankind.



EYES ON MISSISSIPPI

By Bill Minor

Governor Fordice creates a stir naming inspector general

Gov. Kirk Fordice has just pulled the pin off a hand grenade he was planning to lob into the ranks of his supposed enemies in the Democrat-dominated ranks of state government.

But as sometimes happens in warfare—even political warfare—a hissing hand grenade can be tossed back at the tosser. Then everyone in the bunker has to scramble for the exits.

This could happen as a result of the Fordice invention last week of an "Inspector General" under his command, assertedly to snoop out waste, graft and corruption in the executive branch of state government.

Fordice several weeks ago had said he was going to ask the 1993 Legislature to establish the inspector-general job and put up \$275,000 to run the new office.

But he proceeded last Friday to unilaterally create the position out of his own putative powers. To fund the new office he diverted \$100,000 in federal funds allotted to the state for law enforcement and took \$33,000 from his own budget.

In an executive order, Fordice set out functions of the inspector-general (notably to investigate only the executive branch, not the legislative) and handed the new official subpoena power.

As if Fordice wasn't already venturing out into dangerous water by just creating the job, his move to confer by executive order the power to subpoena witnesses or documents on the new IG certainly runs smack dab into the Legislature's prerogatives and raises constitutional questions.

For instance, the Legislature has in the past been very reluctant and sparing in granting subpoena power to agencies and governmental bodies which it created by law. Now, with no law, Fordice has done it.

At week's end, it was apparent a major constitutional crisis could be in the making involving the governor and state Auditor Steve Patterson, who is also a constitutional officer.

Patterson who, only a week or so before had informed the governor by letter that the state Auditor by state law is already the inspector-general for the state, said he is asking Atty. Gen. Mike Moore for a legal

opinion on the validity of Fordice's move, especially as to conferring subpoena power on the newly created official.

Concurrent with his request to Moore, Patterson said he is writing Fordice another letter reaffirming his earlier letter (which went unanswered) and setting out the statutes supporting his responsibility as the state's inspector-general, available to be used by the governor.

Creating another office for the same purpose, Patterson had written, would be a "duplication of services" and a "waste of taxpayers' money."

Fordice had brushed aside references to the Patterson letter in a Friday press conference, only briefly categorizing the Auditor as "political."

Evidently Fordice sees himself surrounded by both a state Auditor and an Attorney General who, because they are Democrats and he is a Republican, can't be trusted to clamp down on malfeasance or misfeasance in office by any Democratic office-holder.

Perhaps Fordice has missed the string of criminal and civil prosecutions by Democrat state officials against Democrat Office-holders that have gone on the past 15 years, right on down to Mike Moore's ousting of Public Service Commissioner Sidney Barnett on vote fraud, which permitted Fordice to name a Republican in the PSC slot.

At a press conference in late November when he first mentioned his plan to ask the Legislature to provide an inspector-general, Fordice made clear that the IG would investigate "whatever the governor wanted him to investigate."

Some observers fear that Fordice may see the IG's office (there would be six employees, including investigators) as his own private FBI, much in the mode of Richard Nixon, which he would use to prepare dossiers on the private lives of those he didn't like, to hold over their heads.

This is not to denigrate the integrity of Oxford attorney Gerald Gafford, a longtime acquaintance of this writer, whom Fordice has named to take the IG post. I don't see Gafford going along with such witchhunts.

However there will be others on the staff, and Fordice will be the boss.



LETTERS TO THE EDITOR

Kindnesses ease the trauma of resident's purse snatching

To the Editor,

The bad and the good during the holidays on Thursday, Dec. 17, I was shopping in Jitney Jungle and carelessly laid my purse in the cart.

I didn't leave the cart, but turned my back, and in those few seconds someone took my purse.

That was the bad. The good far outweighed the bad.

The manager and an office clerk devoted themselves to me. They called the police and the Hancock Bank in Waveland, where manager Sherlyn Breland gave them a number for me to call to cancel my credit card and said she would stop my checking and savings accounts.

The police lady gave me a report so I could drive my car until I can get my license.

A lady I didn't know came up and offered me \$10, and another lady wanted to pay for my groceries. I thanked them both, but turned them down.

The manager brought me my groceries and told me not to worry about price. (I went back later and paid).

When I got home the credit card people said two charges had been made on my card in just 45 minutes. Thank the Lord they came to less than \$100.

I had \$120 in my purse. I lost my Medicare card, driver's license, credit card, phone credit card checking and savings book and identification cards.

Sherlyn Breland spent two hours with me, calling social

security, Medicare and making out new bank books. The next day the Family Dollar Store next to Jitney Jungle replaced my wallet and wouldn't let me pay for it. (I had bought the stolen wallet from them).

So now you can see that among the bad are many more wonderful, caring people.

I learned a good lesson to not lay my purse down, and hope someone else may profit by my misfortune.

Thank you to all who helped and offered to help. I will be 82 next month.

Roma M. Dalton
Notre Dame Manor
Bay St. Louis

LETTERS WELCOME

The Sea Coast Echo welcomes comments from its readers on subjects of general interest. Letters must be signed and include address or phone number so that the sender can be contacted by the newspaper if necessary. Letters should be brief, preferably typewritten and double spaced, and conform to standards of good taste.

Letters of thanks, expressions of appreciation and political endorsements are considered inappropriate for the Letters to the Editor columns.

—Ellis Cuevas, publisher

QUESTIONS AND ANSWERS FROM THE STATE AUDITOR

COUNTIES

Q May a county furnish equipment to state troopers for use within the county?

A No. Legal authority does not exist for this.

Q May members of the board of supervisors perform marriages?

A Yes. (§19-3-21)

Q Who is responsible for keeping and preserving a complete and correct record of proceedings and orders of the board of supervisors?

A The clerk of the board of

supervisors, who is the

Q When must the minutes of each day's proceedings by the board of supervisors be read and signed or adopted and approved?

A The minutes must either (a) be read and signed by the president or vice-president on or before the first Monday of the following month or (b) be adopted and approved as the first order of business on the first day of the next monthly meeting. (§19-3-27)

Ask the Veteran's Service Center

By Donald Mauffray
Veteran's Service Officer

Felonies affect VA benefits

By Donald Mauffray, VSO

Q If I am convicted of a felony, will this affect my VA compensation benefits?

A Yes. Compensation benefits may not be paid in excess of certain amounts for any person incarcerated in a federal, state or local penal institution for conviction of a felony.

Beginning on the 61st day of incarceration, veterans rated 20 percent or more are limited to one-half of the 10-percent rate. Dependents may have the right to an apportionment while the beneficiary is incarcerated. Any apportionments will be discontinued, and full benefits restored upon release from incarceration, or upon participation in a work-release or halfway house program.

Q I am a drilling Reservist with a 6-year obligation in effect. I am thinking about enrolling in school, but I need some remedial training. Can benefits be paid under the Montgomery GI Bill for the Selected Reserve for this type of training?

A You may be able to receive benefits for remedial, deficiency and refresher courses if you have a 6-year obligation that begins after Sept. 30, 1990. The

remedial and deficiency courses must be necessary for the pursuit of a program of education.

Q What is the total maximum benefit payable under the VA's tutorial assistance program?

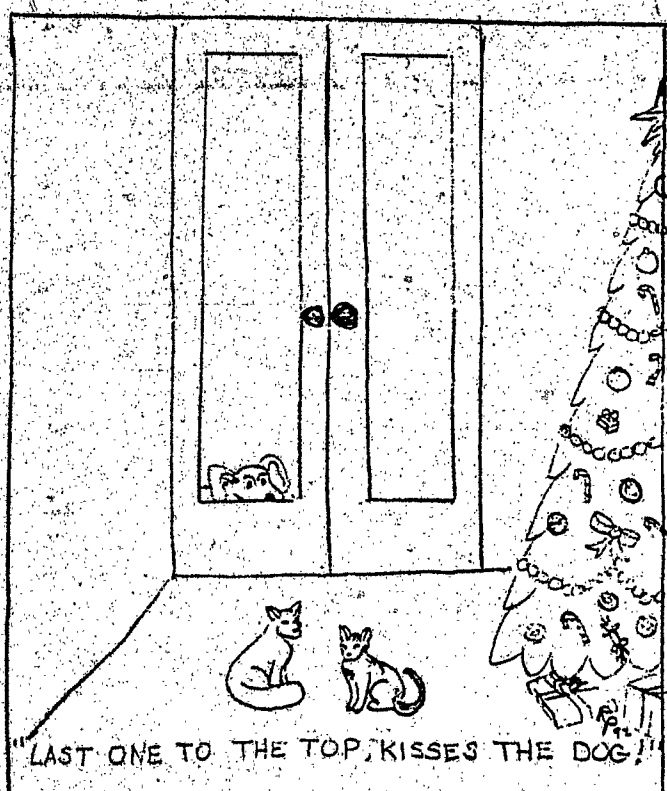
A \$1,200.

Q My GI insurance term policy lapsed more than six months ago. How many premium payments must I make up in order to be reinstated?

A You must make two payments: one for the month in which the policy lapsed and one for the month in which it is reinstated. You also must supply evidence of good health. The necessary application, VA Form 29-352, can be obtained from your nearest VA office, or you may call the insurance toll-free number (1-800-669-8477) and request the form.

Q I am a veteran receiving benefits under the VA's Improved Pension. I am supporting two of my grandchildren who live with me and my wife. May I claim my two grandchildren as dependents for pension purposes?

A No. But it would be possible if you adopted your grandchildren.



The Sea Coast Echo

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STREET TALK

What do you think of Rep. Gene Taylor's proposal to rename the Hwy. 90 post office after former Waveland Mayor John Longo?



"That's a little strange, since he was mayor of Waveland and the post office is in Bay St. Louis. But it's alright with me."

Richard Logan
Waveland

"I think it is an excellent idea. He was a great leader in the history of Hancock County."

John Mason
Waveland

"I would be in favor of it as a tribute to someone who was in public service for so long a time."

Jane Hursey
Pass Christian

"If the community feels it should be done as a whole, that would be fine."

Debra Bailey
Bay St. Louis



"I think if the majority of the city thinks it would be an honor to him, why not?"

Elisha Sterling
Waveland

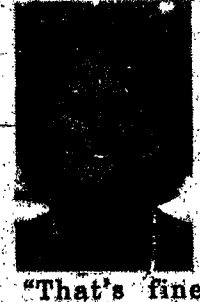
"It's alright with me as long as it doesn't change my mailing address."

Dick Williamson
Garden Isles



"I think it's a good idea. I think Johnny Longo was one of the finest citizens this community ever had. I think it would be well deserved and an honor to the efforts he had in locating the post office there."

Eugene Richardson
Bay St. Louis



"That's fine with me. Since Mayor Longo was mayor of Waveland for such a long time I think it's a fine tribute to his honor. Anyone in office that long must have had the support of the people."

Carol Watkins
Bay St. Louis

"I don't have any problem with it. I think it's a good idea."

Sue Ashman
Waveland

Nourse

Continued from Page 1A

commission.

"I said it often when I first moved back to Mississippi, that I felt like I was on a mission, a mission to help establish a gaming commission and put in place some tight regulations for the dockside gambling industry."

"That's been done, and the commission is under the able direction of Lorenzo Creighton now. I feel comfortable leaving."

Creighton commented Wednesday, "It's a good opportunity for Bruce, and I think he will do a good job for them. He has a lot of knowledge about the industry, and I think he will be a real asset for the casino."

"I'm glad for him, but we will definitely miss him."

Other factors, not related to his work, also figured in Nourse's decision to take the Casino Magic post.

Nourse, a Biloxi native, commented, "I also have family considerations. I am a family man, and I have some relatives on the Coast."

"I've wanted to move back there for years, and I want my kids to know their relatives while they're growing up."

As for the job as vice president of operations at Bay St. Louis's first (and so far, only) casino, Nourse said, "I see this as an opportunity to use my experience in the industry to benefit the casino and the state. Since I know the state's regulations from the inside, I can help the casino."

"As for the state, we want to establish a reputation of being aboveboard and 'clean' with the casinos. Having someone on staff who really knows all the

ins and outs of the regulations can help the casino have that kind of reputation."

As vice president of operations, Nourse will oversee all of Casino Magic Inc.'s casino properties, including the one in Bay St. Louis, the development and construction of one in Biloxi, a property in South Dakota, and others. Nourse said he also will be involved with development of future operations.

"I am looking forward to joining the staff. The Casino Magic staff is highly respected at the state, and I'm pleased to be working with them."

He said he researched the possibility that there might be a conflict of interest before he accepted Casino Magic's offer. Although he was interim executive director of the commission before Creighton was hired, Nourse did not make the recommendation that Casino Magic be licensed. That recommendation was made by Nourse's predecessor, Royal Walker Jr.

"I did an awful lot of research; so did the casino. I contacted the Attorney General's office, as well as the chairman and executive director of the gaming commission."

"Believe me, if there were any possible conflict of interest, the casino wouldn't have offered the job and I wouldn't have taken it."

Nourse explained that a conflict of interest would have existed had he been the executive director or a voting member of the commission, but because he is not part of the actual licensing process, there is no conflict.

St. Vincent de Paul Society provides assistance, referrals

EDITORS NOTE: The United Way of South Mississippi assists many charitable organizations along the Gulf Coast.

St. Vincent De Paul is a volunteer organization which seeks, in a spirit of justice and charity, and by person-to-person involvement of its members, to help those who face various forms of poverty and

suffering. No work of charity is foreign to the Society. Its ministry encompasses every form of aid that alleviates suffering and promotes the dignity and integrity of mankind. It serves everyone regardless of creed, opinion, color or origin.

St. Vincent De Paul provides clothing through a local thrift store and assistance information and referral services.

"I had a job offer in Nevada; a very lucrative one. I could have taken it, and would have if I thought there would be a con-

flict of interest with this one. I didn't have to take this job, but I felt that since I could, I would."

ON PATROL

MULTIPLE-VEHICLE ACCIDENT

Mississippi Highway Patrol Officer Glen Grice reported that the Bay of St. Louis bridge was temporarily closed Tuesday morning due to a multiple-vehicle accident involving eight to 10 cars and trucks.

"Fog caused it," he stated. "The accident occurred at about 8:15 a.m. in Harrison County, near the draw. When the bridge was being opened, the cars in front couldn't see the lights because of the fog."

"They got right up on the lights before they saw them. They started jamming on their brakes, then the cars behind started putting on their brakes, and the cars just started running into each other."

Grice said there were several minor injuries. Four people were transported to Hancock Medical Center and one to Memorial Hospital at Gulfport. However, there were no serious injuries.

The bridge was open again by 9 a.m., Grice added. He said no charges had been filed at the time of the report.

STABBING

Bay St. Louis Police Detective Shane Corr reported an arrest in a stabbing incident Friday evening.

Corr said that about 6:30 p.m. Saturday, James Perry Nickles, 35, of Cabin #6, Benigno Motel, Bay St. Louis, reportedly stabbed Joseph Michaels, 26, of Cabin 12 at the same motel, once in the neck.

"The best I can tell, from what I've gathered from both parties, is that it happened because of an argument over a dog," Corr commented.

He reported that Nickles was arrested at the scene, the knife was recovered, and Michaels was taken by Mobile Medic to Hancock Medical Center, where he was treated and kept overnight for observation.

"The wound was very close to the jugular vein," Corr stated. Nickles was charged with aggravated assault with a deadly weapon and jailed under a \$10,000 bond. Corr said Nickles was still in the Hancock County jail at the time of the report Wednesday morning.

Corr is in charge of the investigation, and is being assisted by Officer Richard Fayard and Sgt. E.J. Favre.

MALICIOUS MISCHIEF

Bay St. Louis Police Detective Tom Burleson reported the arrests of two juveniles and an adult Sunday on charges of malicious mischief.

Burleson said Chris Rodgers, 18, of 121 Fourth Street, Pass Christian, was arrested Sunday and charged with malicious mischief after a report was made around 9:05 a.m. that 17 mailboxes on Felicite Street had been damaged and/or knocked off their bases with sticks. Rodgers was jailed under a \$500 bond.

Also arrested were two 15-year-olds, one from Pass Christian and one from Gulfport. They were turned over to Youth Court and released into their parents' custody.

Det. Terry Eley is in charge of the investigation.

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Boaters hold annual parade



Santa and Mrs. Claus head for the Ship's Store to distribute candy and goodies

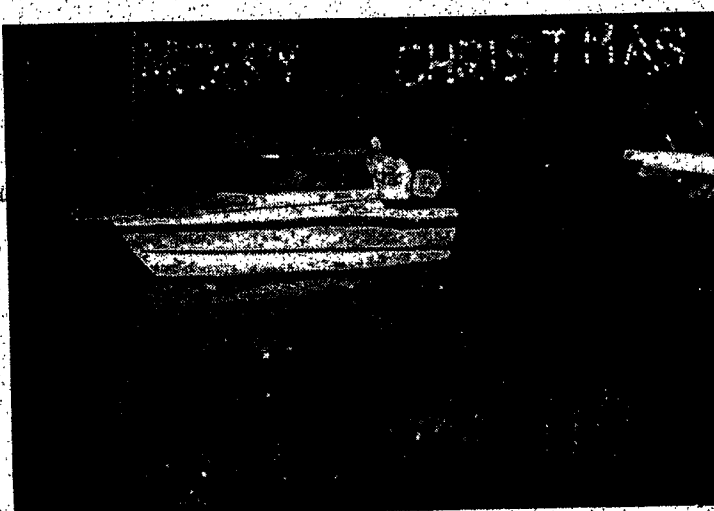
Special to the Echo
The Diamondhead Boaters Association's Christmas Parade of Lights was Friday, Dec. 18. The boats, decorated with thousands of lights, arrived at the marina to the music of the Diamondhead Baptist Youth Choir and Brownie Troop 269.

The parade included Rusty Pittmann and the Bureau of Marine Resources with two escort boats; Ed Terry on "Pontoon"; Ted Szalay on "Paka's Pirogue"; Emil Veverica and Jim Gresset in "Jamie Vee" (two boats put together to carry the lighted message, "Merry Christmas"); Ray Jenkins and "Sea Drifter"; Bob Jacobs on "Sea Nile";

Curtis Stout in "Barcavela"; Gary Terry on "Whatever"; Junior Alexander in "Dawn Marie"; Charles Ashley in "Rhonda Lee"; Hester Plauche in "Stormy Petrol"; and Buck Ladner Security.

"Stormy Petrol", decorated by the Diamondhead Newcomers Club, transported Santa and Mrs. Claus (Tom and Cecile Ballard) to the Ship's Store, where they and their helpers, eighth graders from St. Clare School, distributed candy to more than 160 children.

Poboys were served at the Yacht Club, and partygoers danced to the music of Bo and Dee.



The 'Jamie Vee' moves into view

Diamondhead PEO Chapter Q

Members of Chapter Q, PEO Sisterhood of Diamondhead will meet at 3:30 p.m. Wednesday, Jan. 6 in the home of Helen Hickman.

Mary King will present a program on "Founders' Day."

Decorating contest winners told

Special to the Echo
The judges had a difficult time with this year's Christmas decorations, but a decision was finally reached.

First place went to Pat and Bill Gudritz at 3506 Diamondhead Drive East, a lovely display with white lights.

Second place went to the combined residences of Frank and Diane Palermo at 5624 Ahuawa Place and Nancy and Max Yarbrough at 5620 Ahuawa Place. They decorated their four lots together with multicolored lights and a written sentiment.

Third place went to Felix Chetta at 5553 Diamondhead Drive East. The Chetta home and yard were decorated with multicolored lights.

Honorable mentions were given to Roger and Barbara Smith at 6612 Hale Court and Robert and Jetty Bozant at 6436 Alpeleham Road.

The Oaks received the commercial award for their entrance.

May you reach out to others and spread love and good cheer. Make a difference! Give the gift of love.

Edgar Guedry

Joyous NOEL

IN AND AROUND DIAMONDHEAD

By Margaret Williamson

An inspirational message from a friend

If I could make a positive impact upon someone's life—and that person touches another human being who reaches out to another, and so on until millions of people are affected—then I could say that I have lived a successful life and made a difference in the world.

Until then everything else is irrelevant.

Remember kindness and love are like a tree that reaches out

its branches to the skies, and whose leaves portray beauty, then fall to the ground to provide nourishment to new life.

In this Christmas season,

Christmas Blessings

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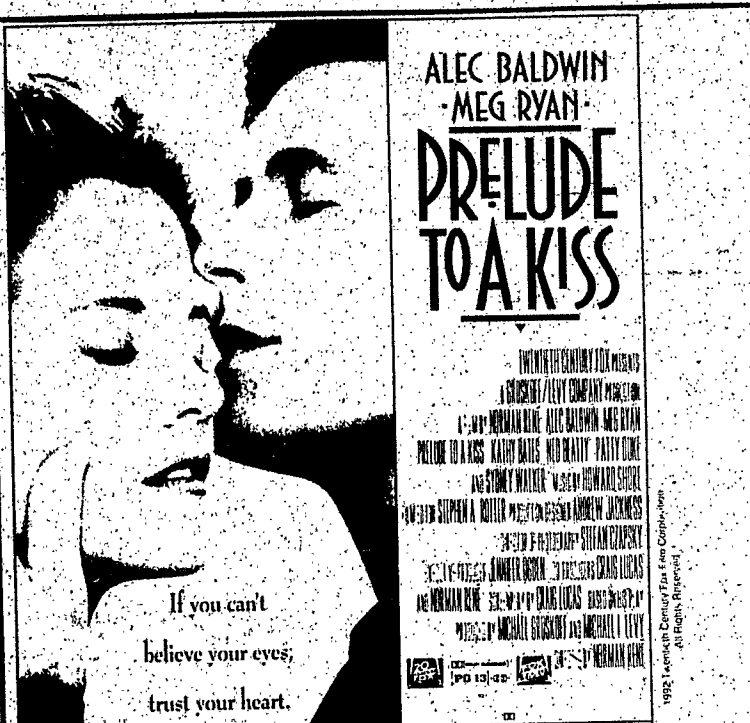


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ASSETS	
Cash	\$ 47,220
Customer Accounts Receivable	9,520
Inventory	9,348
Investments	54,488
Property, Plant and Equipment	\$ 866,463
Accumulated Depreciation	(272,950)
Total Assets	693,513
LIABILITIES	
Taxes Payable	1,496
Notes Payable	367,630
Accounts Payable	2,189
Total Liabilities	371,315
FUND EQUITY	
Fund Balance	442,774
Total Fund Equity	442,774
Total Liabilities and Fund Equity	814,089

NET MONTHLY RATES:
First 2,000 Gallons \$ 2.00 (Minimum Bill)
Next 3,000 Gallons 2.00 Per 1,000 Gallons
Next 3,000 Gallons 1.75 Per 1,000 Gallons
Next 2,000 Gallons 1.00 Per 1,000 Gallons
All Over 10,000 Gallons .80 Per 1,000 Gallons
Plus all Applicable Taxes

C. J. Mauffray Chairman *Robert M. Marks* Certified Public Accountant

STAFF
Royce Shiyon, Sec./Treas., Hugo V. Hase, Mgr., Michael D. Hase, Attny.

COMMISSIONERS
C. J. Mauffray, Glen Stockstill, Cleveland Wyatt, Jr., Carl Olsen, & Royce Shiyon

Sworn to and Subscribed to before me, this, the 22 day of December, 1992.
Wm. H. W. Davis, Notary Public

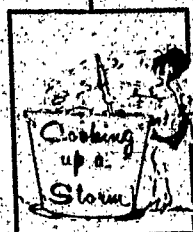
"Although many times, IRY. CHRISTMAS And a Happy As Christmas around us, wries of Christmas ward-to-a N As your (probably-alr the making, Eve let's sg those "good Year's Day and rice, of the tradition Don't forget of -black-ey Year's to ens coming mon cabbage for a bit of mon year! Many coo and rice in dish, I cool making a so laya, for the peas, so tha jambalaya, least a few If you do and rice, t make up a just be su taste or tw Perhaps t recipe for b "Hoppin' J

Try Swi

BY TH About 10 ered a coc turned into tion for m It was m school, and "French" f club's. Chi cookbook the recip Cookies. I've been Christmas These li easy to ma hit at jus SWISS-F 1/2 lb. container. 1 c. su 2 c. si 1 egg 2 1/2 t. 1 egg Colored

Casin doub

The se Magic op which w make it tl South. There machines gaming t jack, roui gow pok the only and a to Casino will have turing se as hold



COOKING UP A STORM

By Katy McGuire
Caire

"Although it's been said many times, many ways, 'MERRY CHRISTMAS TO YOU!' And a Happy New Year as well! As Christmas music sounds all around us, we celebrate the glories of Christmas, and look forward to a New Year.

As your Christmas feast is probably already cooked or in the making, on this Christmas Eve let's spare a thought to those "good luck" foods for New Year's Day: black-eyed peas and rice, often combined into the traditional "Hoppin' John." Don't forget to cook up that pot of black-eyed peas for New Year's to ensure good luck in the coming months; and add a bit of cabbage for "wealth" or at least a bit of money in the upcoming year!

Many cooks combine the peas and rice in the "Hoppin' John" dish. I cook mine separately, making a sort of sausage jambalaya, for those not so fond of the peas, so that they may enjoy the jambalaya, while munching at least a few peas for good luck.

If you don't relish the peas and rice, try pickled peas or make up a black-eyed pea dip; just be sure that you have a taste or two on New Year's Day. Perhaps the most well known recipe for black-eyed peas is the "Hoppin' John," first served in

Charleston, South Carolina many years ago. Some sources say that the dish was so named because youngsters would hop around the table before sitting down to the holiday meal while others maintain that the dish was named for the waiters who hopped in their haste to serve the food.

The lowly black-eye, tastiest of the several sorts of cowpeas, has been a favorite in Southern kitchens for more than 150 years. In fact, during the War Between the States (Civil War as it's also known) especially towards the end, when the Yankee blockades and money troubles were taking their toll on the South, the Confederate soldiers came to rely more and more on the black-eyed pea to stave off hunger, as the peas were grown in every section of the area, usually between the rows of corn.

So important were the peas that General Robert E. Lee, long after the South's surrender at Appomattox Courthouse, observed that he could never pass a field of cowpeas without feeling that he should stop and salute!

At any rate, all these years later, here's:

HOPPIN' JOHN

1 lb. dried black-eyed peas

2 quarts water (boiling)
1 medium onion, chopped
3/4 lb. salt pork or bacon or ham, diced or chunked
2 or 3 dried hot peppers (optional)
2 Tbsp. butter or bacon fat
Pepper, salt, to your taste; Tabasco (optional)
1 cup rice

Cook as you would any beans or peas. I soak mine overnight, others do not, it's your choice. Drain the peas, and place in a large, heavy pot. Pour the boiling water over (our old family cook convinced me long years ago that cold water toughens the peas, just as it does boiling (simmering) a beef brisket or such).

Add the onion, salt pork or bacon or ham, along with the seasonings, and simmer, covered, over medium heat, for two hours or perhaps a bit longer, until the peas are cooked and softened but far from mushy, adding water if needed. Taste and adjust seasonings to your taste.

Meanwhile, cook the rice until dry and fluffy. Then, according to your preference, add the rice to the peas and simmer just a bit until the pea

"gravy" or liquid is absorbed; or serve the peas over the rice.

As for the hot peppers, I crush them and add to the pot along with the seasonings; others prefer to serve them "on the side" or not at all. Or, you might add a few splashes of hot pepper sauce to the pot.

And, if your family doesn't care for the peas-and-rice combination, take heart. You can still have your luck for the year. Make a dip. You may find that it's the "hit" of the New Year's Eve party or New Year's Open House, or football-watching party. Here's:

BLACK-EYED PEA DIP

2 cups cooked peas (you may use canned peas)
1 jalapeno pepper
1/4 point sour cream
Tabasco sauce, Worcester-shire sauce is desired

Combine peas and peppers. Chop very fine and mash or put through a food processor. Add the sour cream, to reach the consistency you like, then season to taste. I like to add freshly-ground pepper, also. Serve with chips or toast bits. Happy New Year!

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Try a new tradition: Swiss-French cookies

BY TRACI BONNEY

About 10 years ago, I discovered a cookie recipe that has turned into a Christmas tradition for me.

It was my senior year in high school, and I needed something "French" for my school French club's Christmas party. In a cookbook of my mom's, I found the recipe for Swiss-French Cookies.

I've been making them every Christmas since.

These light, crisp cookies are easy to make and are an instant hit at just about any party.

SWISS-FRENCH COOKIES

1/2 lb. (2 sticks or an 8-oz. container) butter or margarine
1 c. sugar
2 c. sifted all-purpose flour
1 egg yolk
2 1/2 t. cinnamon
1 egg white
Colored candies or ground

nuts

Cream butter and sugar. Beat in egg yolk. Add flour and cinnamon, blend well. Roll pieces of the dough into balls between buttered palms. Place balls on ungreased cookie sheet about 2 inches apart. Press out thin with palms or a floured spatula. Paint with egg white and sprinkle with candies or nuts. Bake at 350 degrees for 8-10 minutes or until golden brown.

I've found it best to use a room-temperature egg and softened butter for this or any cookie recipe. If the egg is room temperature, it's easier to separate the white from the yolk.



Merry Christmas And
Thanks To You All

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Casino Magic doubles size

The second floor of Casino Magic opens Dec. 25 at 7 p.m., which will double its size and make it the largest casino in the South.

There will be over 1,000 slot machines from 5 cents to \$1.65 gaming tables, including black jack, roulette, craps, poker, pai gow poker and baccarat. It is the only casino with live keno and a top prize of \$100,000.

Casino Magic's poker parlor will have 10 poker tables, featuring seven card stud and Texas hold'em.

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Youth Task Force offers videos

Special to the Echo
Hancock Community Task Force on Youth and Hancock County Extension Service are collaborating on a community video lending library.

The video tapes include parenting skills, increasing youth's self-esteem, teen-responsibility and trainings designed especially for child caregivers.

Videos may be checked out by individuals or educational groups for use with parents, teens, or child caregivers. A speakers bureau is being formed to work with community groups to address problems and needs of local families.

The library will be housed in

the Extension Service Office, 3064 Longfellow Drive, Bay St. Louis. For more information, contact Darlene Underwood at 467-5456.

At this time the library includes the following films:

PARENTING:

Strong Kids, Safe Kids (43 min.) — Sexual molestation and abduction are an unfortunate part of our times. As parents, it's up to us to teach our kids to stay safe.

Catch 'em Being Good (10 min.) — Offers parents realistic examples of how to share your positive feelings with your children in a way that will motivate them to please you.

Growing Into Parenthood (30 min.) — Helps expectant parents better understand their own feelings and concerns and begin to anticipate the changes and adjustments of new parenthood.

No I Won't and You Can't Make Me! (13 min.) — Shows

parents how to improve relationships with their children; control your own anger in the face of a youth's defiance, sarcasm, or back talk; and help an angry youngster calm down.

Homework? I'll Do It Later (16 min.) — Shows how to find out if your child is having difficulty with homework and how to motivate and teach your youngster the most effective way to do homework.

A Change For The Better (11 min.) — Helps parents deal with the frustrating problem of children's and teen's misbehavior; shows how to stop misbehavior and how to teach children a better way to act.

You Want Me to Help With Homework? No Way! (14 min.) — Illustrates how having children share in household responsibilities builds their self-esteem and gives today's busy parents more time to enjoy their families.

I Can't Decide! What Should I Do? (15 min.) — Shows parents an easy-to-learn method for helping youngsters sort through problems and come up with well thought-out solutions.

SELF-ESTEEM:

Self-Esteem In The Classroom (120 min.) 1987 — Includes basic principles for developing high self-esteem in yourself, your staff and any age student; motivate reluctant teachers; reduce stress and burn-out; help students unlock their creativity; 25 self-esteem enhancing classroom activities.

It's Great To Be Me! Increasing Your Child's Self-Esteem (12 min.) Practical, easy-to-learn concepts that will allow parents to have an impact on their child's developing self-esteem.

Setting Your Child Up for Success (12 min.) — By helping children anticipate events in their lives, parents who use this method are teaching the importance of planning ahead.

I'm Not Everybody! Helping Your Child Stand Up to Peer Pressure (12 min.) — Parents who implement these suggestions will find their boy or girl is less likely to "go along with the crowd" to gain approval.

TEEN RESPONSIBILITY: Picking Up the Pieces (48 min.) — A program on alcohol abuse and living with an alcoholic parent.

15 and Getting Straight (48 min.) — A program about recovery from drug and alcohol abuse. Examines the fundamental elements of chemical dependency: denial, shame, loneliness and pain.

Not My Kid (97 min.) — About a teen-age girl from a middle-class family who has an auto crash, and when rushed to the hospital, they find emphysema in her bloodstream. So

begins her painful journey from drug addiction — the crime, the violence, the lies — to recovery.

It Only Takes Once (18.5 min.) — Uses humor and facts to educate viewers about teen sexuality and responsible sexual behavior.

I'm Not Ready for This (18 min.) — About a high school junior who becomes pregnant and finds out that the transition from a teen-ager to becoming a mother is frightening.

Know How (22 min.) — A video on sexual abstinence for teens.

Date Rape (48 min.) — Attempts to look at the phenomenon of date rape in a social setting. It views some rapes as resulting from a chain of explosive events, poor communication, and social pressures.

He's No Hero (18.5 min.) — Examines a long-overlooked subject — the responsibilities of males in sexual decision making. Focuses on peer pressure, stereotypes, and the problems teens have developing positive relationships with the opposite sex.

What Guys Want (16 min.) — A film in which teenagers of diverse ethnic, racial and economic backgrounds express their attitudes and feelings about maleness and their male sexual behavior in a candid and compelling manner. Examines values and helps teens of both sexes understand the consequences of sexual behavior.

When Teens Get Pregnant (18 min.) — Girls speak openly about their families, school, peer pressure to have sex, of the reality of sex as opposed to the fantasy, the differences between their own and their partner's needs and expectations, and the fears and responsibilities introduced into their young lives by pregnancy.

CHILD CAREGIVER TRAININGS:

Session I
Learning Through Play (75 min.) — Covers the importance of play to child development; use of puppets and drama in language arts.

Session II
New Child Care Regulations and The Community as a Resource for Math and Science (105 min.)

Caregiver Training 1992, Session I
Emotional Development/ Music and Rhythm Activities/ Intergenerational Programs (90 min.)

Caregiver Training 1992, Session II
Social Development/ Language/Holiday Art/Math for Three's and Four's (90 min.)

The Hancock Community Task Force on Youth is an agency of the United Way of South Mississippi.

WARD'S
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Bay St. Louis
467-1421

Let's exult in the occasion of His birth and in the spirit of Peace, Joy & brotherhood that embraces all mankind at this special time of year.
Merry Christmas Happy New Year Bon Temps Roule!
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Merry Christmas from THE KID COMPANY
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Hancock Bank program to help first time home buyers
Hancock Bank became the first South Mississippi bank to participate in the Mississippi Home Corporation's Down Payment Assistance Program. The announcement was made by the bank's Chief Executive Officer and Chairman of the Board, Leo W. Seal, Jr., and President George A. Schloegel, and Neddie Winters, executive director of the Mississippi Home Corporation (MHC). Gwen Holmes, Community Reinvestment Corporation specialist of Hancock, presented a letter of commitment for \$25,000 to Carl B. Hamilton, chairman of the board of MHC, stating, "This money will help many South Mississippians purchase their first homes. We are glad to help our area grow by providing these funds to cover some of the cost of home ownership." The Down Payment Assistance Program is designed to help low to moderate income first-time home buyers. There is a maximum loan amount of \$3,200 and purchase price of the property of \$60,000.
Schloegel, Hamilton, Holmes

A Blessed Holiday Season
We will be **CLOSED**
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The 1993, a For 1 Em Waveland and this petition Mau Saturd 39:37 First with a Mas Jud Gra Man Rac Case B Jackso Whe Fun Mal 12 J 13-1 Black, 19-2 nis De 25-2 garay, 30-3 Leary, 40-4 Butch 45-4 Murra 50-4 Armst

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The P Wildcats will brea sporting Division 1 PRC's Jones and ing to Hin Wildcats play wit Saturda Walton, I "The ga

CHECK WITH CHARLIE BEFORE YOU BUY!



TIME OUT

The Causeway Classic 5K and 10K will be January 20, 1993, at Singing River Island Causeway in Pascagoula. For more information, call John Vance at 761-2018.

Emerald Coast Gymnastics member Wendy Colson of Waveland was first all-around, first on bars, second on floor and third on vault and beam at the Gymnastics America competition December 11-12.

Maureen Koch of Bay St. Louis was first overall female in Saturday's Pass to Bay Christmas 10K Run. She had a time of 39:37.

First overall male was Leonard Vergunst of Ocean Springs, with a time of 33:14. Other results are:

Masters: Male — Richard Mantooth, Biloxi, 34:06; Female — Judy Douglas, 43:44.

Grandmasters: Male — Lawrence Shiver, 41:20; Female — Margaret Wodetzki, 55:00.

Racewalkers: Male — Glenn Laigast, 58:02; Stephen Case Boone, 60:53; David Johnson, 72:25. Female — Kathy Jackson, 83:35; Dottie Geroux, 84:40.

Wheelchair: Overall — Kris Geroux.

Fun Run: Nathan Krawitz, 13:50; Lori Okamon, 14:58.

Male results:

12 & Under: Lane Sesi, 61:32.

13-18: Denny Band, 40:36; Gilly Chamberlain, 40:43; Scott Black, 40:57.

19-24: Chris Kehoe, 33:38; Andrew Streicker, 35:22; Dennis Devore, 39:23.

25-29: Tommy Miller, 33:45; Leo Laffrey, 36:29; Eli Lunn-garay, 36:36.

30-34: David Norris, 35:29; Kevin Reimherr, 36:00; Alvin Leary, 36:33.

40-44: Yasmine Belaabed, 35:48; Dieter Miller, 37:29; Butch Watson, 38:13.

45-49: David Sears, 37:40; Jerry Foreman, 37:48; Alan Murray, 39:14.

50-54: Jessie Grizzard, 43:54; Ray Kloibon, 45:39; John Armstrong, 46:47.

Pass to Bay Christmas race results.

55-59: Robert Pickett, 45:35; J.C. Fenasci, 47:39; Raymond Carter, 50:22.

60 and over: Donald Lawrence, 44:39; Sam McCauley, 48:59; John Spayde, 52:46.

Female Results:

13-18: Jennifer Mantooth, 53:44; Annie Geary, 65:04.

25-29: Andrea Loiacano, 50:53; Susan Gardner, 57:51; Anne Scardino, 65:03.

30-34: Karen Stone, 49:03; Penny Harvey, 50:40; Rebecca Montgomery, 51:49.

35-39: Beth May, 54:30; Kathy Lindell, 56:32; Karen Sawyer, 57:32.

40-44: Dian Anderson, 52:00; Elizabeth Pierce, 53:39; Mary Cook, 61:35.

45-49: Melva Fisher, 50:49; Soderia Holmes, 51:41; Cathy Ward, 55:34.

50 & Over: Maureen Hudachek, 56:13; Barbara Rippey, 77:49; Beverly Lawrence, 89:56.

The Gulf Coast Running Club is sponsoring the Last Chance to Run or Walk race Saturday, December 26, 9 a.m., at Woolmarket Elementary School.

Events include a one-half marathon, 10K run, 5-mile run, 5K run/walk, 2-mile run/walk and 1-mile run/walk.

Fees are \$5 for all on race day. Free registration for all participants who join GORC and pay dues on race day (new members only).

For more information, call Denise Longino at 392-4722, or Bob Clark at 832-1204.

The Magnus Ecklund Tennis School Junior Tennis Clinic will be January 8 at Diamondhead Country Club. The clinic is open to beginner and intermediate players ages 6-17.

For ages 8-17, there will be six 1½-hour sessions; for ages 6-7, six one-hour sessions.

Magnus Ecklund, USPTA certified professional, is coach for the clinic.

For more information about times and fees, call 255-5030.

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Wildcats, Lady Wildcats break at 2-1

The Pearl River College Wildcats and Lady Wildcats will break for the holidays sporting identical 2-1 South Division ledgers.

PRC's Wildcats upended Jones and Southwest before losing to Hinds this past week. The Wildcats ended first-semester play with a 93-92 decision Saturday over Okaloosa-Walton, Florida.

"The game was a great way to

end the first half of the season," said Coach Richard Mathis. "It was a superb team effort."

Pearl River, 7-6 overall, recovered 22 points from Chris Pittman, 21 points and 15 rebounds from Zack Edwards and 15 points and 10 rebounds from Joey Vidrine.

The Lady Wildcats, under Coach Polly Kirkland, defeated Hinds and Southwest but lost to Jones by two points in South

play. The Lady Wildcats dropped an 84-74 decision to Okaloosa-Walton, the 15th ranked team in the nation. PRC's Becky Crosby hit seven 3-point field goals for 23 points, while Alice Spivey netted 14 and Ann Pear-

son-12. The Lady Wildcats are 8-5 overall.

Both teams will break until after the first of the year. The Wildcats will play in the Gulf Coast tournament Jan. 8-9 and the Lady Wildcats will play Faulkner St. in Alabama on January 9.

The Wildcats and Lady Wildcats will play next at home against Co-Lin on January 14.

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A Very Merry Season To All You Gentlefolk!

Christmas was a simple affair,
A time filled with friends, family and prayer.
A time when strangers were welcomed
with open arms,
A time to sing God's many praises
in hymns and psalms.
In these modern times,
it's good to remember,
The gentler days of
past Decembers
Though some things never
change, it's true...
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DuPont toy drive nets 400-plus gifts for needy

Employees of the DuPont Plant in DeLisle collected more than 400 Christmas gifts and toys for distribution to children in the Harrison and Hancock Foster Care programs.

Recipients included some 100 children from the Hancock County Department of Public Welfare, Social Service Division, Family and Children's Services Foster Care Program and several hundred children from the Harrison County

Department of Human Services, Family and Children's Services Foster Care Program.

The plant group, known only as "Santa's Helpers" were overjoyed at this year's response from plant employees. Their goal to "make sure Santa visits each and every one of the kids" came true.

Santa Claus was on hand Friday, Dec. 18 in the main lobby of the administration building to help distribute the gifts to rep-

resentatives of each agency. Betty Evans represented Harrison County and Kay Altese represented Hancock County.

Several DeLisle employees were present for the presentation. They included Angie Lee, Gale Cuevas, Bill Sherman, Phillis Savoy, Mike Simpson, Mary Dempsey, Barbara Moran, Shirley Ross, Garry Ruff, Kathy Evans and Ken Wright.



Christmas on the Coast

Carolyn Kergosien (left) holds her son James while daughters Laura (center) and Elissa decorate their sand castle. The family took advantage of Monday's balmy weather to take a trip to the beach. "I don't like the beach in the summer," Carolyn commented. "I like it in winter, on a nice day in December." (Echo staff photo by Traci Bonney)

Nina replica on display at Biloxi's maritime museum

The Nina is scheduled to arrive in Biloxi at Point Cadet Marina Jan. 6. On the initial voyage to the New World, Columbus captained Nina across the Atlantic 500 years ago. The 88' long, four-masted caravel is a show-piece of maritime preservation.

Nina will open to the public beginning at 9 a.m. on Thursday, Jan. 7 through Tuesday, Jan. 12, with tours guided by members of her crew. Nina will be docked at the Pt. Cadet Marina, directly behind the J. L. Scott Marine Education Center. There will be ample parking for buses.

Tour prices are \$3.50 for adults, \$2.50 for senior citizens and students. Children under 5, not in a group are free. A special school group tour price is offered at \$1 per student. This price also includes a tour of the Maritime & Seafood Industry Museum.

Tours of the ship and the museum take approximately 30 minutes each to complete. Scheduling will be on a first come, first served basis. The J. L. Scott Marine Education Center will offer half-price admission during the Nina's visit.

The purpose of the Nina's visit is to promote the museum's Biloxi Schooner Project and the maritime history and heritage of the Mississippi Gulf Coast.

Call 435-6320 to schedule tours for school groups, etc., or for more information. Volunteers are needed for this educational project, and those interested should call 435-6320.



Standing, Kay Altese, Betty Evans and Phillis Savoy; kneeling, Angie Lee and Gale Cuevas.

MILITARY MENTION

PO3 CURRY

Navy Petty Officer 3rd Class Dante D. Curry, son of Byron S. and Evelyn M. Curry of Bay St. Louis, recently returned aboard the destroyer USS Ingersoll, homeported in Pearl Harbor, Hawaii from a nine-month Middle East deployment to the Persian Gulf.

Curry participated in training exercises designed to sharpen the ship's operational and tactical readiness.

Exercises included gun shoots, communications drills, tactical maneuvers and anti-surface, anti-submarine and strike warfare practice scenarios.

The 1988 graduate of Bay Senior High School joined the Navy in December 1990.

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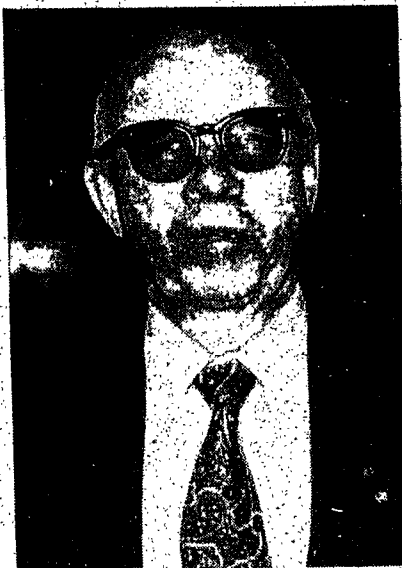
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St. Stanislaus holds Christmas Concert

A Christmas Concert Dec. 8 at the Brother Peter Memorial Gym featured the St. Stanislaus Band and Barbershop Chorus.

Catchie Choina is the band director and Rudy Rowell is assistant director.

The Barbershop Chorus, under the direction of Brother Pierre St. Pierre, sang Christmas carols with the distinctive barbershop arrangement.

Members of the chorus are tenors Jeffrey Pawlik, Glenn Pearce; lead, Joel Ducote; and Randy Watts; baritone, Ben Bowen, Adam Haines and Michael Nickels; bass, Nicholas Jordan and Mike Nickels.

The band played traditional Christmas numbers as well as "Hallelujah Chorus" by Handel/Fieldstein, O'Reilly, "A Little Christmas Jazz Suite" by Dorsey and "Carol of the Bells" by Kinyon.

Featured performers were the ninth grade brass ensemble consisting of Bert Lousteau, Jeremy Avegno and Lukas Kistakis; and Chuck Fazzio playing the trap set.

The flute section includes



Chad Johnson from St. Stanislaus and Leora Madden from Our Lady Academy performed with the St. Stanislaus band during the Christmas Concert. (Photo by Dave Schommer)

Aimee Griffith, Leora Madden, Chad Johnson, Laura Dhu, Emleigh Jacobs, Melinda Wiggins, Karleen Lawrence, Monique Hazeur, Nicholas Jordan, Christal Saucier and Chris Melton.

Clarinet, Jean Dubuisson, Lorian Stahl, Melissa Knight, Mindy Engelhorn, David Womax, Kim Maniere, Lori Sperance, Timmy Lepine, Tommy Minniece, Richard Hill, Paul Mitchell and Matt O'Neill; Bass clarinet, Chris Carville;

Alto saxophone, Michael Bolian, Matt Holder, John Guy, Jeffery Rhodes, Matt Allen, Glenn Pearce, Brian Gobert, Ashley DeLaune, Lonnie Becnel, Michael Walker, Jermaine Washington, Jeremy Slimmer, Chris Randall and Ryan Delarosa;

Tenor saxophone, Brad Barone and Drew Ladner; Baritone saxophone, Ben Bowen;

French horn, Raymond Tracy and Anna Coggin;

Mallet percussion, Adam Haines, Sara Gromko and Matt Holder.

Trumpet, Joel Ducote, Timothy Kayes, Jason Battle, Rod Llanos, Charles Johnson, Dayne Womax, Kendrick Lacoste, Chris Crittenden, Fernando Jimenez, Scott Wagner, Chad Renken, Bert Lousteau, Tod Duffy, Roddy Olds, John Ellis, Paul Gonzalez, Lynn Dubuisson, Michelle Madden, Roy Shackelford, Geil Jacobs and Danny Gromko;

Baritone, Mason Evans, Bryan Lee, Michael Tusa, David Webb and Jerrieth Pekinto.

Trombone, Fred Asher, Jason Elliott, Alex Karlin, Travis Zito, Randy Watts, Jeremy Avegno, Ben Hord, John Thomas, Michael Bryant and Jeff Gaudet;

Tuba, Regan Taylor and Lukas Kistakis;

Percussion, Chuck Fazzio, Bill Thompson, Jeremy Penton, Philip Lenfant, Dan Howard, Andrew Belcher, Chris Hirsstius, Dusty Zito, Franco Sebastianelli and Mike Bourgoyne.

Drum major is Philip Garcia. Color guard members were Marion Labat, Monique Evans and Dawana Loughridge.

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Celebrate the Gulf

Waveland Elementary students taking honors in the recent Celebrate the Gulf poster contest are Carissa Ward, Skip Ladner, Andrew Baldree, Kylie Bye and Alvin Kingston. Baldree, a third grade student, took first place.

Two join Phi Kappa Phi

A total of 192 students are new members of the leading national higher education honor society at Mississippi State University.

Membership in Phi Kappa Phi is open to seniors at the top of their class in all majors. Graduate students, juniors and some sophomores whose scholastic achievements are at the very highest levels also are

eligible.

Phi Kappa Phi was founded in 1897 at the University of Maine. At present, there are more than 250 chapters worldwide with a total membership of more than 47,000.

Members inducted at Mississippi State in the 1992 fall semester include Christopher M. Heaps of Waveland, a junior psychology major.

MEET PATSY DUBISSON Your Sales Specialist



Patsy won the ERA Broker Council's Top Agent Award with over 2.7 million in closed transactions for 1990. Recipient of the West Gulf Coast Board of Realtors Ruby Award for most closed transactions in 1987, '88 & '90 and the Diamond Award in 1989.

BAYSHORE REALTY

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Waveland, MS 39576
(601) 467-8244



Bus safety

Waveland Elementary students who participated in a National Bus Safety Week poster contest are (from left): kneeling — Seth McIntosh (overall first place winner), Matthew Carver, Chucky Baughman, Rachel Fucich, Jessica Island and Erica Fayard; standing — Katie DiBenedetto, Sky Thomas, Andrew Baldree, Rebekah Skinner and Nicholas Berryhill.

NOTICE TO HOMEOWNERS

Dear Homeowner:

The recently enacted legislation which allowed a one-time filing of Homestead Exemption has been extended another year.

You are not required to file a homestead application for 1993, unless there has been a change in your filing status: became 65, disabled, divorced, widowed, separated, etc., or if you need to add a parcel or parcels, you must file another application.

Should you have a question regarding the status of your exemption, or should you need assistance in this regard, please call the office. Filing dates for Homestead Exemption are January 1st through April 1st.

Those who are new to the community, and eligible for Homestead Exemption, should come to the Assessor's Office after January 1st and before April 1st to file the exemption form.

For the taxpayer's convenience, the Assessor/Tax Collector Offices will be open a half day on the following dates in January: Jan. 9th, Jan. 16th, Jan. 23rd and Jan. 30th. The telephone number is 467-5727.

Edward D. "Eddie" Murtagh, Jr.



Urban field trip

Joy Savarese, an employee of the Tender Loving Care day care center, leads her charges down Main Street in Bay St. Louis. Pictured are, from left, Kelsi Ladner, Timmy King, Brittany Piazza, Ariel Bell, Alicia, George Bridges and Tommy Morrol. (Photo by T. H. "Doc" Toups)

Necaise, Fillingame in Who's Who Pearl River list

Cynthia Necaise and Rachel Fillingame, both of Bay St. Louis, were among the 64 students from Pearl River Community College who were selected for Who's Who in American Community and Junior Colleges for 1992-93.

The students were nominated for their academic achievement, service to the community, leadership in extracurricular activities and potential for continued success. These students joined students selected from 1,000 institutions of higher learning in the nation.

Necaise and Fillingame were selected in the Academic Department. Other students were selected from that department, the Technical and Vocational departments.

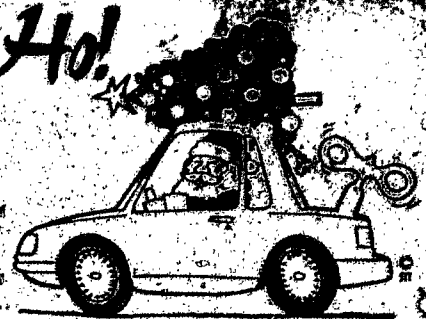
**A Cigarette Butt
IS Litter!**

Ho! Ho! Ho!

Here's ho-ho-ho-ping your Christmas is great.

Elliott's Shoe Repair

552 W. Hwy. 90
Waveland



LA VILLA RESTAURANT
We'll be CLOSED at 5 pm Dec. 24 and remain closed Dec. 25, 26 & 27. We'll reopen Dec. 28 at 11 am.
We'll be CLOSED at 5 pm Dec. 31 and remain closed Jan. 1, 2, 3. We'll reopen Jan. 4 at 11 am.
We All Wish You A Merry Christmas & Happy New Year!

The Bob Harmon Forecast

NFL Forecast for Saturday, Sunday and Monday Dec. 26, 27 and 28

New Orleans, 29—N.Y. Jets, 16
(Saturday) The Jets lead this series four games to two, but the Saints won 29-14 three years ago, the last time they met. The Jets can consider this a small triumph if they score in double digits.

Washington, 27—L.A. Raiders, 22
For series info, see above. The weaker team, the Raiders, holds a 4-2 edge, and they last played in 1989. Neither team will be playing on the 10th anniversary of their '83 Super Bowl matchup.

Cincinnati, 17—Indianapolis, 14
(Sunday) The Colts have won the last two times they've met, in 1989 and '90. They're more evenly matched than their records would indicate, and the Bengals should win at home despite a pitiful defense.

Dallas, 30—Chicago, 19
Exactly a year ago, in an NFC divisional playoff, Dallas ended a three-game losing streak against the Bears with a 17-13 win. The Cowboys are even better this year, and the Bears, much worse.

Houston, 26—Buffalo 24
The Oilers and Bills haven't faced off in two years. They've played a lot of close games, and this one should be too. Both have top-rated offenses, but only Houston has an outstanding D as well.

Kansas City, 22—Denver, 18
In their first game in October, the Broncos were trailing the Chiefs 19-6 until John Elway passed for two TDs in the last two minutes to lead Denver to a 20-19 win. Think K.C. wants revenge?

L.A. Rams—Atlanta, 20
In a wild game in week nine, Atlanta raced to a 17-0 lead over the Rams before falling behind 28-23 and finally pulling out the win, 30-28. They battle for next-to-last in the NFC West.

Miami, 28—New England, 10
After being blown out by Hurricane Andrew on Sept. 6, the Dolphins made the Patriots their sixth straight victims in October, 38-17. This should make eight straight Miami wins over New England.

Minnesota, 27—Green Bay, 21
The Vikings and Packers started off the season with a close one, won in overtime by Minnesota 23-20. Green Bay deserves credit for making the NFC Central race a lot tighter than expected.

Philadelphia, 31—N.Y. Giants, 22
Five weeks ago the Eagles' defense and special teams scored 23 points as Philly rallied from a 20-6 deficit to beat the Giants 47-34. For wild-card consideration, the Eagles must win again.

Phoenix, 23—Tampa Bay, 15
The Buccaneers had an easy time with the Cardinals in the season opener, running a successful no-huddle offense, forcing three turnovers and winning 23-7. We think Phoenix will return the favor.

Pittsburgh, 24—Cleveland, 23
Back in October, before the Steelers hit their stride, the Browns upset them 17-9. Besides the fact that Pittsburgh is the better team, the home field has meant a lot recently in this series.

San Diego, 25—Seattle, 12
After starting the year with four straight losses, the Chargers showed signs of turning things around with a 17-6 win over the Seahawks. Seattle, needless to say, hasn't turned anything around.

San Francisco, 33—Detroit, 17
(Monday) Last year the 49ers bombed the Lions 35-3 when Detroit was a division champion. This year this game should be a breeze for S.F. as the League's best team heads into the pre-Pasadena playoffs.

Super Savings on High Quality Heat Pumps Armstrong® Super Hi-Efficiency Heat Pump Sale Oct.-Dec.

• ALL COPPER TUBING ALUMINUM FIN
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Wholesale Shrimp • Fish

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Fresh Shrimp Daily

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(End of Beach Blvd.)

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Krispy Chicken
GOOD SOUTHERN COOKING
8 Pc. only \$4.99
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PRICES GOOD THRU 12/31/92



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We're Good • We're Fast • We're Cheap!

Don't let your home get weather beaten!

GUARD YOUR HOME WITH MOORGARD



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Paint & Home Center

Between Delchamps & Cinema IV
7 AM-6 PM MON-SAT
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Benjamin Moore PAINTS

1 MORE DAY TIL CHRISTMAS!





Holiday Greetings!


Peace, love and happiness to everyone this glorious season!

Court Street Cuisine
Corner of Beach Blvd. & Court St.
Bay St. Louis
467-0505



We really appreciate having the opportunity to serve you in any way we can and look forward to your continued patronage. Merry Christmas and many thanks for brightening our year.

Adams Lorraine Florist
Bay St. Louis
John & Ginger Adams
Owners



SSC Pepsi Students

Pepsi Students of the Month for November at St. Stanislaus High School are, front row from left, eighth grader Kyle Moran, son of Mr. and Mrs. Richard Moran of Gulfport; seventh grader Sissy Fischbein, son of Mrs. Brenda Fischbein of Metairie, La.; second row, sophomore Patrick Cousins, son of Mr. and Mrs. Bernie Cousins of Long Beach; junior Neil Heitzmann, son of Mr. and Mrs. Carl Heitzmann of Bay St. Louis; and freshman Bert Lousteau, son of Mr. and Mrs. Albert Lousteau III of Baton Rouge. Not pictured is senior Mark Schutt, son of Mr. and Mrs. Charles Schutt who presently reside in Cameroon, Africa.



DECK THE HALLS!

Our best wishes to you for a fun-filled Christmas.

VIDEO VUE
308-A Hwy. 90 • Choctaw Plaza
Waveland



Best Wishes

Good health... good friends... all the best!

from
Just Looking Consignment Shop
Choctaw Plaza • Waveland

Registration set at Pearl River College

Pearl River Community College students who participated in pre-registration must return to campus January 7-8, 1993, to validate.

Students who did not pre-register will attend regular registration Monday and Tuesday, Jan. 11-12, 1993, in White Coliseum. New students are required to attend orientation at 8:30 a.m. on their registration day.

Students will validate according to the first letter of their last name. The schedule for validation is as follows:

VALIDATION SCHEDULE

January 7

8:30 a.m. Z, Y, X, W
9:30 a.m. V, U, T
10:30 a.m. S, R
1 p.m. Q, P, O
2 p.m. N, M

January 8

8:30 a.m. L, K
9:30 a.m. J, I
10 a.m. H, G
11 a.m. F, E
1 p.m. D, C
2 p.m. B, A

Registration will be completed that day, including change of schedule, dormitory, meal and transportation assignment. Financial arrangements will be completed at that time. Students who do not complete registration by 3 p.m. January 8 will lose their schedule and must go through regular registration January 11-12, 1993.

Students participating in regular registration will register according to the first letter of their last name.

The registration schedule is as follows:

REGULAR REGISTRATION

January 11

8:30 a.m. W, X, Y, Z
9:30 a.m. T, U, V
10:30 a.m. R, S
1 p.m. O, P, Q
2 p.m. M, N

January 12

8:30 a.m. K, L
9:30 a.m. I, J
10 a.m. G, H
11 a.m. E, F
1 p.m. C, D
2 p.m. A, B

The ACT residual test will be given at 7:45 a.m. January 8 and 7:45 a.m. January 12. Call 795-6801, Ext. 317 to make reservations.

Here Comes Santa...

And he's bringing our very best wishes your way.

Merry Christmas, friends.

GATEWAY
AUTO BODY PAINT
1002 Old Spanish Trail
Waveland
467-2648
TOWING: 467-5037



We've Been All Around The World

...and we've never met a nicer bunch of folk than you!

Hope your season is first-class all the way!

Bay Travel Inc.
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307 Shieldsboro Square
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FAX (601) 467-2145

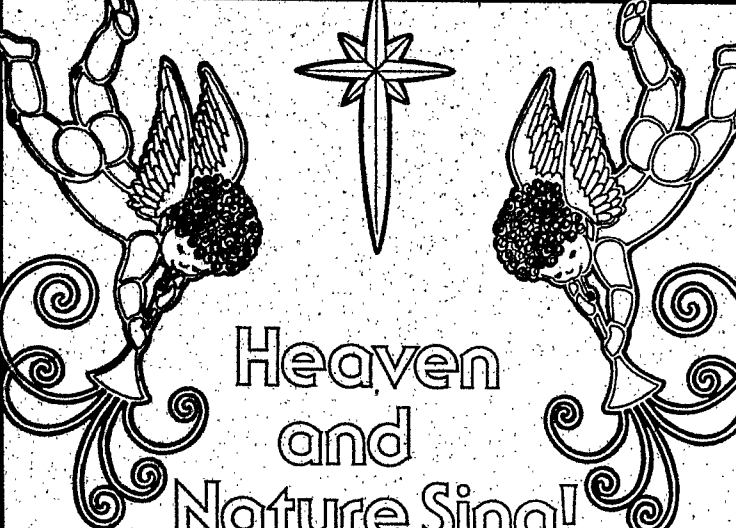
Customer Appreciation Sale

All Christmas Items **1/2 price**

15% off
Storewide - all purchases over \$10

25% off
over \$20

Your Personal Touch
9070 McLaurin St. (north of roller rink)
CLOSING XMAS EVE 1:00 PM



Heaven and Nature Sing!

At this time of great rejoicing, we wish our many true friends a Merry Christmas.

Jeanne Anne's Hallmark

open 9:30-2:00 Christmas Eve

Shieldsboro Square
Hwy. 90
Bay St. Louis
467-0397

BIRTH

AARON TODD LADNER

Mr. and Mrs. Marty Ladner of Bay St. Louis announce the birth of their first child, Aaron Todd, Nov. 2, 1992 at 9:14 p.m. at Shidell Memorial Hospital.

He weighed 8 pounds, 2 ounces.

Mrs. Ladner is the former Diana Lynn Ulrich.

Maternal grandparents are Mr. and Mrs. Jack Ulrich Sr. of Pass Christian.

Maternal great-grandparents are Cordila Santinelli and the late Edward (Sugar) Santinelli of Bay St. Louis and the late Mr. and Mrs. Bernard Ulrich Sr. of Pass Christian.

Paternal grandparents are Mr. and Mrs. Arnold Ladner of Rocky Hill community.

Paternal great-grandparents are the late Mr. and Mrs. Ernest Ladner and Lucille Waichies and the late Willie Necaice, all of Rocky Hill community.

MILITARY MENTIONS

PO3 KLOCKOW

Navy Petty Officer 3rd Class Mark D. Klockow, son of John D. and Ruth C. Klockow of Bay St. Louis, is currently aboard the frigate USS Kirk, homeported in Long Beach, Calif. and midway through a six-month deployment to the Western Pacific, Indian Ocean and Persian Gulf as part of the aircraft carrier USS Ranger Battle Group.

Klockow has visited ports in the Western Pacific and Persian Gulf.

USS Kirk is a Knox Class Frigate that performs an Anti-Submarine Warfare mission in support of battle groups, amphibious ready groups, underway replenishment groups and merchant convoys.

He joined the Navy in January 1991.

PO2 ANTILA

Navy Petty Officer 2nd Class Cynthia L. Anttila, daughter of Cynthia G. Albret of Pass Christian, recently reported for duty at Shore Intermediate Maintenance Activity, Mayport, Fla.

Merry Christmas

...to all our fine customers! May every home be a happy one. We look forward to seeing you soon.


Markel Industries, Inc.

Hwy. 90,
Waveland
467-6552



The Frank Hille crew wish you and yours a Merry Christmas & Happy New Year!

FRANK HILLE QUICK LUBE



O' HOLY NIGHT

May the wonder of His love guide you now and forever.

Thanks and best wishes for a joyous holiday.

LYNCH'S WAVELAND DRUG
237 Coleman Avenue
Waveland, Mississippi

Best Wishes and many thanks!

We couldn't have done it without your support.

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Kiln 255-3212
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Happy Holidays!

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Wish

UNITED WAY AGENCY PROFILES

S. Miss. Family Child Center strives to end child abuse

EDITORS' NOTE: The United Way of South Mississippi assists many charitable organizations along the Gulf Coast. The following local group receives UW funding to continue its services to the public:

The South Mississippi Family Child Center for the Prevention of Child Abuse is now entering its third year of operation in Hancock County.

Largely due to the support of the Hancock County Exchange Club and Hancock County United Way, it has expanded to provide services to several hundred needy individuals in the county.

The "Parent Aide Program" was the first intervention program offered by the South Mississippi Family Child Center. The need for other services has evolved into the introduction of many other programs available free of charge to the citizens of Hancock County.

These programs include the Parent Aide Program in which trained volunteers offer services to families where there has been abuse, where serious stressors present a risk of abuse and to families "recovering" from the serious effects of abuse.

The volunteers offer positive parenting and alternative disciplining techniques; information on child development, management, health, nutrition, and

problem solving; and support and encouragement of parents' positive efforts.

The Teen Parent Program, much like the above Parent

parents who need the positive role modeling provided by trained and caring volunteers, who offer knowledge relating to the special needs of teenagers, child development, etc.

The Community Awareness/Education Programs on child abuse, neglect, sexual abuse, prevention, parenting, discipline, and child development are provided to local organizations, schools, and clubs.

These programs enable the community to become more aware of the problems of child abuse and helps to involve citizens in the prevention of child abuse.

The Hancock County Multidisciplinary Child Abuse Team is coordinated by the Family/Child Center. The Child Abuse team is composed of representatives from the Department of Human Services (DHS), Mental Health, Youth Court, the District Attorney Cono Caranna's Office, Victim's Witness Program, County Prosecutor John Genin, as well as representatives from Bay St. Louis Police Department, Waveland Police Department, Hancock County Sheriff's Department and other community child abuse professionals. They meet once a month at the Hancock County Youth Court to develop community plans for physical and sexual child abuse cases.

The child Victim/Witness Orientation (Kourt Skool) Program

is provided in order to introduce child victims and witnesses to our judicial process by addressing their fears and demystifying the system.

The Family Child Center also provides consultation service on positive parenting techniques, the recognition of child abuse and proper reporting procedures as part of Child Advocacy/Referral Services and offers a Parent Support Group.

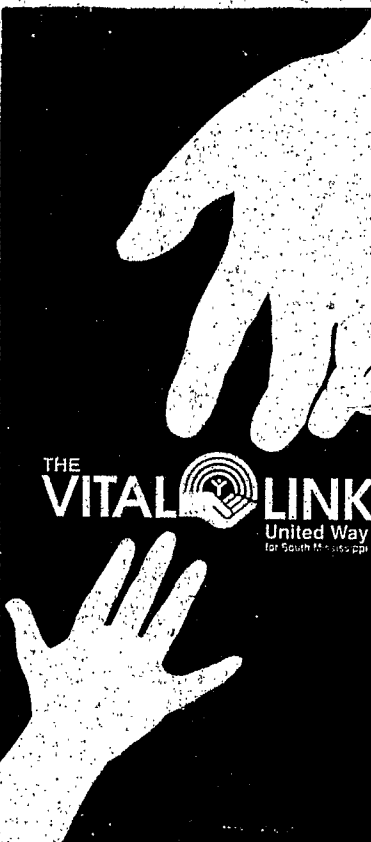
In addition, a library of information on child abuse/neglect, discipline, child development, coping skills and other relevant topics are available for use by Center clients, volunteers, parents, students and representatives of schools and other social service agencies.

The South Mississippi Family Child Center for the Prevention of Child Abuse also depends upon the dedication of its volunteers to "change the world, one family at a time."

All volunteers are trained and supervised by professional staff members.

Being a volunteer at the South Mississippi Family Child Center for the Prevention of Child Abuse does not require a college degree. It does require the ability to offer genuine, caring friendship and understanding parent and child relationships.

Anyone interested in volunteering, may call the center at 868-8686.



Aide Program, provides service to families within their own homes.

However, the focus of this program is on adolescent

LETTERS TO SANTA

Dear Santa,

My name is Yen and I'm 9 years old. I would like 13,000 dollars to buy a red 300 ZX for my teacher Mrs. Alliston and one more red 300 ZX for my family. I would buy a nice house for my family and the rest of the money I would give to the poor.

Love, Yen

Dear Santa,

I want some paper, scissors, markers, crayons, a new bike, some Barbies, and since we are finishing our new house I would like it done.

Amy

Dear Santa,

I want a puppy. My brother wants a truck.

Hannah

Dear Santa,

I want for Christmas a bike and a Barbie doll and a Barbie doll house. Thank you Santa. Merry Christmas.

From Jamie

Dear Santa,

I do just want to tell you what I want for Christmas. All I want is a Color Blaster, remote control car, Cartrack, The Eliminator TS 7, Legos, Light Bright. Santa bring love and care to the homeless kids in the world. Love them and care for them. Send a love and care beam to them.

Eric

Dear Sand,

How is it going down in the North Pole? I hope you and your wife is safe.

How are you and your reindeer and the elves doing? They are safe I hope. So I'm being good and I hope you get down here in Bay St. Louis, Ms 39520.

Love, Rodney

Dear Santa,

How is it at the North Pole? Do you know what I want for Christmas? I just want some school supplies and some of packs of paper.

I don't want lots of things so the kids that are poor get toys.

Your Friend Jill

Dear Santa,

All I want is a Dictionary. I don't want any other toys.

Kianna

Dear Santa,

I can not wait till Christmas. If you want to know what I want, here it is. I want a new bike. I want some brown boots and some makeup. That is all I want. Give the poor people something.

Christa

Dear Santa,

I hope I really get a colorblaster, a new bike and new remote control car, a stereo, a watch and Bruno the bad dog. I hope you have a merry beary Christmas.

Your friend Brian

Dear Santa,

I want a lot of stuff, but I can't name all the gifts Santa.

Gary

Dear Santa,

I really hope you get more presents. I just want one thing and that is love.

Kristen

Dear Santa,

I would like a blue guitar. That is all I want.

James

Dear Santa,

How are you doing? Do you know what I want for Christmas? I want a gocart and poor kids to get some toys to.

Aaron

Dear Santa,

I want a njina turtle's and a keyboard and a ninto game that is called battle toads 2 and a real rabbit and a real parrot, and a real monkey, and a water proof watch.

Jorathan

Dear Santa,

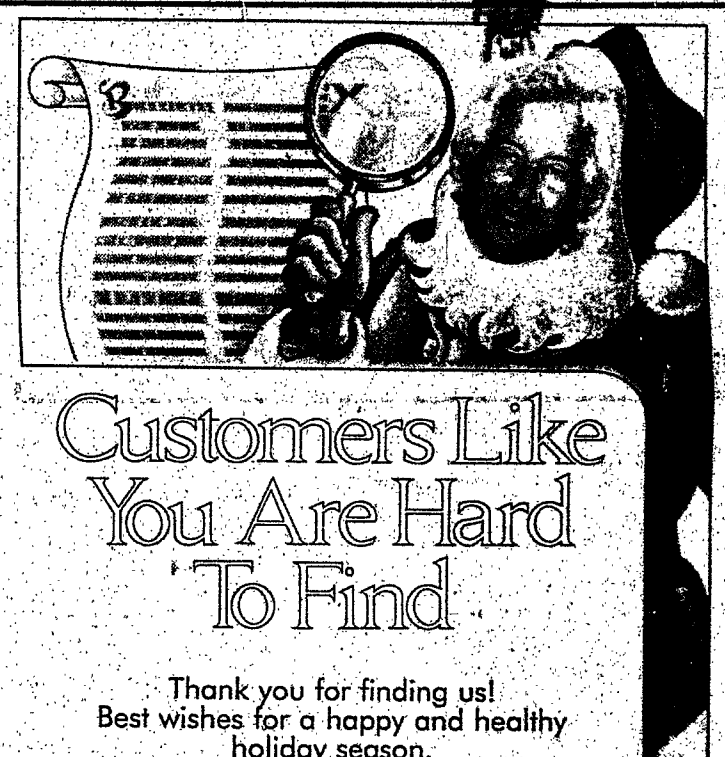
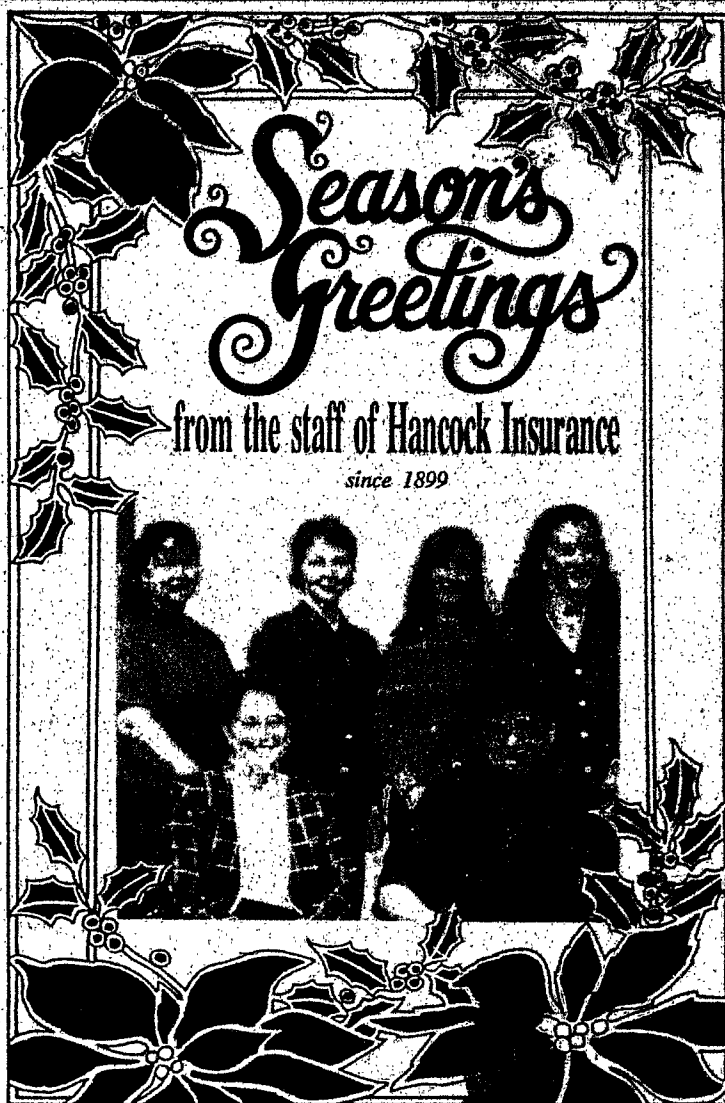
I want a dog. I want a cat. I want a fish. I like Christmas because he is Santa Claus and he is great. I want a rabbit, horse, a pig and a turtle. I want a wagon.

Katie

Dear Santa,

I would like to have a new car, another kitten, a new house, and a lot of friends. With my family put back together and most of all YOU!

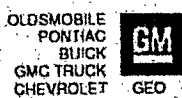
Ashley



Merry Christmas and Happy Hanukkah!

LOUIE SMOLENSKY

467-6521



Hwy. 90 W., PO Box 2118
Bay St. Louis, MS 39521

Wishing The Best Season's Greetings To All!

BOB'S BAIL BOND & FAMILY

Don't Drink & Drive!

If you need a ride thru the holidays ...
Call, 24 hours a day:

467-0046 • 466-3159

Dec. 22nd thru Jan. 3rd

Merry Christmas & Happy New Year!

The Sea Coast Echo HOLIDAY DEADLINES

CLASSIFIED, LEGAL & DISPLAY ADVERTISING

PUBLICATION DATE

Sun., Dec. 27

Sun., Jan. 3

DEADLINE

10 a.m., Thur., Dec. 24

10 a.m., Thur., Dec. 31



There are NO deadline changes for other publication dates during the holiday season.

The Sea Coast Echo office will be CLOSED
Friday, December 25, 1992 and Friday, January 1, 1993

Your Friendship Suits Us Fine!

Wishing you all some good clean fun and a very, merry holiday season.

Thanks!

Burrow's Dry Cleaners

Hwy. 90
Bay St. Louis
467-4691

DEC.
24



OLA Pepsi Students

Top photo — November (from left): front row — senior Swanna MacNair, sophomore Mimi Montagnet, junior Amy Schaefer, junior; back row — Margie Harris, 7th grade; Annette Morel, 8th grade; Danielle Bourgeois, freshman (not pictured). Bottom photo — October: sophomore Amy Hoke, senior Leanne Bennett; Sam Alman III, Pepsi Cola public relations; freshman Sara Smolensky, junior Debbie Strong; Tara Carrige, 7th grade; and Erin Favre, 8th grade.



On Dasher! On Dan M. Young! On Prancer! On Vixen!

Here's hoping you have a galloping good time this Christmas season. It's been a pleasure to serve you.

Dan M. Young
Heating & Air Conditioning
Bay St. Louis • 467-1770



Joyeux Noel Et Bonne Année SEASON'S GREETINGS Fiches Weinachtsfest

Shop Sat., Dec. 26
for 40-75% off
storewide at

Ms. Vi's
322 Hwy. 90
Choctaw Plaza • Waveland

SUPPORT YOUR LOCAL MERCHANTS
BON NOEL SEASON'S GREETINGS



Season's Greetings

May your holiday be filled with cheer.

Corner Market

Old Spanish Trail, Bay St. Louis
467-8285

PRC offers night classes in Bay

Pearl River Community College will offer night classes in Bay St. Louis.

Registration will be held at 7:15 p.m. Tuesday, Jan. 5, 1993, in the Marvin R. White Coliseum on the PRC campus in Poplarville.

Classes will begin Thursday, Jan. 14, and will meet from 6 to 9 p.m. at Bay High School. These classes are on a semester schedule and will meet for 16 weeks with final exams taken May 6-12.

Classes offered in Bay St. Louis are: Accounting I (ACC 1213); Economics I (ECO 2113); Developmental English I (ENG 1103); English Composition I (ENG 1113); English Composition II (ENG 1123); World Literature (ENG 2423);

Child Psychology (EPY 2513); Human Growth and

Development (EPY 2533); World Civilization I (HIS 1163); World Civilization II (1173);

Introductory Algebra (MAT 1203); Intermediate Algebra (MAT 1233); College Algebra (MAT 1313); American National Government (PSC 1113); General Psychology (PSY 1513); Introduction to Sociology (SOC 2113); Marriage and Family (SOC 2143); Oral Communication (SPT 1113).

To enroll in classes at PRC, all students must provide the Admissions Office with GED scores, a high school transcript showing date of graduation, or an official transcript from the last college attended. Students who have not completed English Composition I (ENG 1113) and College Algebra (MAT 1313) must have an ACT score on file prior to registration.



Making charity real

Students in Brother John Hotstream's senior theology class at St. Stanislaus recently learned about making Christmas charity more than a theory as they prepared Christmas gifts and a tree for a family in Bay St. Louis. Kevin Northrop (left) of Gulfport and Pat Kennelly of Pass Christian are shown with the tree and some of the gifts. (SSC photo)



Santa's Checking His List...

He Knows You've Been Nice.
Merry Christmas & Thanks!
Dr. Jones, Dr. Murphree & Staff
wish their patients and friends a very Merry Christmas & Happy New Year.



All Things Beautiful And Bright

To all our "deer" customers, we offer our sincere good wishes this holiday season.

CLASSIC CUTS

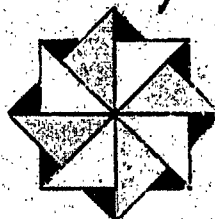
466-3133

Hwy. 90
Bay St. Louis

May your holidays be programmed for festivities, fun and a great year to come.

Merry Christmas and Many Thanks

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MERRY CHRISTMAS

This wondrous Yuletide season is always a sight to behold...adorned with beauty and trimmed with joy...a time to experience the fun and festivities that paint such a beautiful Christmas picture each year.

To all our customers and friends, may you have a "20/20" holiday with our best wishes.

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Carolyn Watts



Tinh Nguyen



Terry Welch

Future leaders

Three local high school students — Carolyn Watts of Bay St. Louis, Tinh Nguyen of Pass Christian and Terry Welch of Coast Episcopal — recently visited The University of Mississippi (Ole Miss) to attend the annual Student Leaders Conference. Student Council presidents and vice presidents, as well as other student leaders, were invited to the program, which featured workshops and special speakers. (UM photos)

Jason Project features live exploration at Stennis

Rear Admiral John E. Chubb, the Commander, Naval Oceanography Command announced that the Navy will participate in the award-winning program that brings scientific exploration live to students throughout North America—the Jason Project.

The Naval Oceanography Command, headquartered at Stennis Space Center, has teamed up with the Gulf Coast Research Laboratory's J. L. Scott Marine Education Center and Aquarium in Biloxi to make the program available to stu-

hands-on activities dealing with one or more of the Jason expedition subjects: technology, geology, physics, biology, geography, history and social studies. Five one-hour shows will be broadcast each day Monday through Saturday.

The Naval Oceanography Command is now contacting local school systems and inviting teachers from grades 4 through 12 to participate in a special teacher workshop on Saturday, Jan. 9 from 9 a.m. to 12:30 p.m. at the J. L. Scott Marine Education Center and

Galapagos Islands.

Unlike the previous broadcasts, which used only unmanned robotic vehicles, including Jason, the Baja California expedition will also use a three-person submersible.

National sponsors of the Jason Project includes EDS Corp., the National Geographic Society, Cray Research Inc., the U.S. Navy's Office of the Chief of Naval Research and the Chief of Naval Operations.

The Naval Oceanography Command is a worldwide organization and the only Navy flag headquarters in Mississippi. The command comprises over 3,400 personnel at some 60 locations and aboard a fleet of survey ships and aircraft. The command's largest field activity, the Naval Oceanographic Office, is also located at Stennis.

The Gulf Coast Research Laboratory provides marine science instruction and training to undergraduate and graduate students.

Through advanced satellite technology and two-way audio broadcasts, the expedition will come to the students as it happens, allowing them to question the expedition scientists about what they are seeing as they are seeing it.

dents on the Gulf Coast.

From March 1-13, while attending live, hour-long broadcasts at the center, students will join Dr. Robert D. Ballard, the oceanographer and explorer who discovered the RMS Titanic and the German battleship Bismarck, as he explores the Gulf of California and San Ignacio Lagoon in Mexico's Baja, Calif.

Through advanced satellite technology and two-way audio broadcasts, the expedition will come to the students as it happens, allowing them to question the expedition scientists about what they are seeing as they are seeing it.

The technology that makes this possible is called, "telepresence," the live broadcast transmission of the expedition via satellite and a two-way hook-up to 24 other participating museums, educational institutions and research facilities in the United States, Canada and, for the first time this year, England.

Students will be able to observe the scientists in Baja as they study the gray whale and as they proceed with their exploration of hydrothermal vents, black smokers and the strange animals that thrive on the chemicals they emit in the Gulf of California's Guaymas Basin.

Most students will prepare for the expedition by studying a special curriculum prepared by the National Science Teachers Association.

Most of the lessons feature

Aquarium.

The workshop will be conducted by representatives of the National Science Teachers Association. There is no cost to attend.

Curriculum packets will be distributed free at the workshop. Interested teachers may call Tom Fredian, public affairs officer, 688-4187 to register for the workshop or for additional information.

"We are delighted to be part of this outstanding program that combines the best in exploration with the best in education," said Admiral Chubb.

"And we are especially pleased to make this opportunity available to students on the Gulf Coast which is home to so many Navy oceanographers."

"Jason's mission is to motivate students to enter careers in the various sciences by bringing the thrills and excitement of scientific discovery to them as it is happening. The expedition to Baja will be the most fascinating yet."

This is the fourth Jason expedition. The first, in 1989, explored the bottom of the Mediterranean Sea, where Ballard's team documented the first active hydrothermal vents there and explored the deepest known ancient shipwreck site.

The second, in 1990, took place on lake Ontario, as two sunken, perfectly preserved War of 1812 battleships were mapped by computer for the first time. The third, in December 1991, followed the footsteps of Charles Darwin in the remote

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Season's Greetings To All

During the Christmas season more than ever, our thoughts turn gratefully to those who have made our progress possible. And in this spirit we say, thank you and best wishes for a wonderful holiday.

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'Tis The Season

Holidays are a special time for family and friends. Protect your loved ones by asking yourself a few simple questions:

- Are you overloading electrical outlets?
- Too many plugs in one outlet can cause a fire.
- Are paper, tinsel and decorations away from lights?
- Are your cords insulated and free of cracks or breaks? Are sockets firmly attached?
- Are all lights unplugged before leaving home or going to bed?

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MARKET

Holiday Card, Ornament Contest winners named



Kneeling, Fayard, Breland, Lott; standing, Van Peski, Hurt, Ferry, Lyons. (Photo by Jimmy Loiacano)

The Bay High Fine Arts Association announces the following winners in the second annual Holiday Card and Ornament contest:

First place

Justin B. Fayard, Waveland Elementary; Devon Breland, North Bay; Dasha Lott, North Bay; Sandy Van Peski, Bay High; Georgia Hurt, Waveland Elementary; Libby Ferry, Bay Middle; and Neff Lyons, Bay High.

Other Winners

Waveland Elementary Division 1 (K & 1st grade) Cara Procopus, second; Jeremy Burke, third. Honorable mentions: Brennan Delcuze, Samantha Abbott, Ashley Ladner.

Division 2 (2nd & 3rd grades)

Mathew Burke, second; Amanda Carter, third. Honorable mentions: Jode Walser, Lauren Houk, Sarah Padula.

North Bay

Division 1 (K & 1st grade) Crystal Scutching, second; Elizabeth Krass, third. Honorable mentions: Tori Ferrill, Tre Hamilton, Victoria Wasson.

Division 2 (2nd & 3rd grades)

Jonathan Boswell, second; Ashley Ready, third. Honorable mentions: James Boswell, Molly Fitzpatrick, Andrew Monks.

Bay Middle

Division 3, (4th, 5th & 6th grades)

Phong, second; Roger Girtman, third.

Honorable mentions: Jennie Wasson, Tara Burrell.

J.L. Scott Marine Ed. Center sets Evening at Aquarium schedule

Gulf Coast Research Laboratory's J.L. Scott Marine Education Center and Aquarium in Biloxi has announced its 1993 Evening at the Aquarium schedule.

Evening at the Aquarium is a free family-oriented series of presentations on various aspects of the coastal environment, according to Dr. John P. Steen, assistant coordinator of educational programs at the MEC&A.

The programs, which begin at 7 p.m., are co-sponsored each month by GCRL and the Mississippi-Alabama Sea Grant Consortium. Visitors are invited to tour the Center's Aquarium Room following each program.

The 1993 schedule includes:

January 19 — "Genetics and DNA of Forest Trees," Dr. Ronald C. Schmidling, U.S. Forest Service Southern Forest Experiment Station, Gulfport;

February 16 — "Whales and Dolphins in the Gulf of Mexico," Dr. Keith Mullin, National Marine Fisheries Service Southeast Fisheries Center, Gulfport;

March 16 — "Rings in the Gulf of Mexico — A View from Satellites," Dr. Donald Johnson, Naval Research Laboratory, Stennis Space Center;

April 20 — "Wetland Plants," Dr. Ed Blake, Crosby Arboretum Picayune;

May 18 — "Tracking Hurri-

cans," Col. Gale Carter, 815 Weather Squadron, Keesler AFB;

June 15 — "Shrimp Farming," Dr. Jeff Lotz, Gulf Coast Research Laboratory, Ocean Springs;

July 20 — "Conserving the Tropics," Dr. Fernando Diaz Coppel, University of San Carlos, Guatemala;

August 17 — "Webs and Wings and Things That Sting," Dr. Tim Lockley, U.S. Department of Agriculture Imported Fire Ant Laboratory, Gulfport;

September 21 — "Understanding the Mysteries of the Bobcat in Mississippi," Dr. Bruce Leopold, Mississippi State University's Department of Wildlife and Fisheries;

October 19 — "Marine Science in Antarctica — Why Down There?," Dr. Vernon Asper, University of Southern Mississippi Center for Marine Science, Stennis Space Center;

November 16 — "Getting Involved with Your Gulf," Dr. Douglas Lipka, Gulf of Mexico Program Office, Stennis Space Center;

December 7 — "The Latest in Science Fairs — From Idea to Exhibit," Dr. Sheila A. Brown and Dr. Sharon H. Walker of MEC&A, and Dianne Nazaretian of Candlelight Gallery, Long Beach.



Sophomore favorite

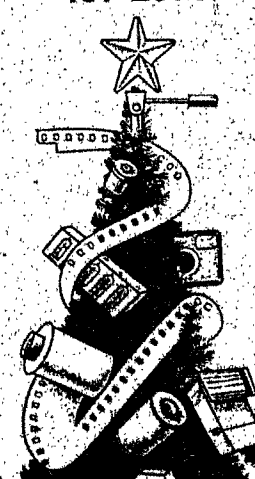
Jenny Lee of Bay St. Louis is one of six students who were recently elected sophomore favorites at Pearl River Community College. Two other women and three men also were chosen.

Smile & Say "Happy Holiday!"

Have a picture-perfect Christmas and take aim for a great holiday.

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HOLIDAY GREETINGS

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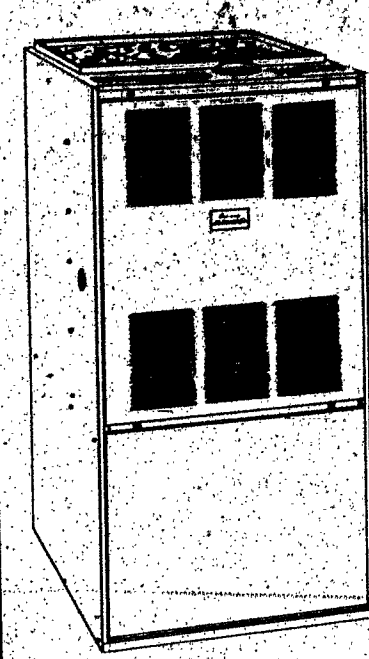
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Steven A. Patterson
Auditor
Hancock County, Mississippi

Audited Financial Statements For the Year Ended September 30, 1991



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

INDEPENDENT AUDITOR'S REPORT

August 18, 1992

POST OFFICE BOX 956
JACKSON, MISSISSIPPI 39205-0956
(601) 359-3561
FAX: (601) 359-1490

HANCOCK COUNTY

Combined Balance Sheet - All Fund Types and Account Groups
September 30, 1991

Members of the Board of Supervisors
Hancock County, Mississippi

We have audited the accompanying component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, as listed in the table of contents. These component unit financial statements are the responsibility of the county's management. Our responsibility is to express an opinion on these component unit financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the component unit financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the component unit financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall component unit financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

The component unit financial statements referred to above include only the financial activities of the oversight unit. Financial activities of other component units that form the reporting entity are not included.

In our opinion, the component unit financial statements referred to above present fairly, in all material respects, the financial position of Hancock County, Mississippi, oversight unit, at September 30, 1991, and the results of its operations and cash flows of its Enterprise Fund for the year then ended, in conformity with generally accepted accounting principles.

Our audit was made for the purpose of forming an opinion on the component unit financial statements taken as a whole. The supplemental information, Schedule of Federal Financial Assistance, as listed in the table of contents, is presented for purposes of additional analysis and is not a required part of the component unit financial statements of Hancock County, Mississippi, oversight unit. Such information has been subjected to the auditing procedures applied in our audit of the component unit financial statements and, in our opinion, is fairly presented in all material respects in relation to the component unit financial statements taken as a whole.

William S. Jones
WILLIAM S. JONES, CPA
Director, Department of Audit

HANCOCK COUNTY

Combined Balance Sheet - All Fund Types and Account Groups
September 30, 1991

Governmental Fund Types

General	Special Revenue	Debt Service	Capital Projects
---------	-----------------	--------------	------------------

ASSETS

Cash and investments (Note 7)	\$ 2,373,219	1,423,572	1,526,213	40,771
Cash with fiscal agent			198,835	
Deferred compensation plan assets (Note 8)				
Other receivables	8,045			
Due from other funds (Note 10)		53,476	142,432	
Due from other governments:				
Federal	26,024	27,599		
State	666			
Loans receivable (Note 11)	203,426			
Advances to other funds (Note 10)		66,000	129,100	
Inventory				
Fixed assets (Note 12)				
Amount available in debt service funds				
Amount to be provided for retirement of general long-term debt				
Total Assets	\$ 2,611,380	1,570,647	1,996,580	40,771

LIABILITIES AND FUND EQUITY

Liabilities:				
Claims payable	\$ 369,925	137,077		
Other accrued liabilities	12			
Amounts held in custody for others				
Due to other funds (Note 10)	72,558	129,100		
Due to other governments:				
State	43,130			
Local	180,075			
Advances from other funds (Note 10)		195,100		
Short-term debt liabilities (Note 14)		250,000		
Other debt: (Note 15)				
Other loans				
Obligations under capital leases				
Bonded debt: (Note 15)				
General obligation bonds payable				
Total Liabilities	665,700	711,277	-0-	-0-

Exhibit A

Proprietary Fund Type	Fiduciary Fund Type	Account Groups	General Fixed Assets	General Long-term Debt	Total (Memorandum Only)
Enterprise	Agency				

12,485	479,669			5,855,929
				198,835
1,605	120,210			120,210
	5,750			9,650
				201,658
				53,623
				666
				203,426
				195,100
878				878
	13,792,180			13,792,180
			1,867,480	1,867,480
			4,509,202	4,509,202
14,868	605,629	13,792,180	6,376,682	27,008,837
2,078				509,080
	86,117			86,129
	446,824			446,824
				201,658
	53,968			97,098
	18,720			198,795
				195,100
				250,000
			183,486	183,486
			121,196	121,196
			6,072,000	6,072,000
2,078	605,629	-0-	6,376,682	8,361,366

Governmental Fund Types				
General	Special Revenue	Debt Service	Capital Projects	
Fund Equity:				
Investment in general fixed assets				
Retained earnings:				
Unreserved:				
Fund balances:				
Reserved for advances				129,100
Reserved for debt service				1,867,480
Reserved for loans receivable				
203,426				
Unreserved	1,742,254	859,370		40,771
Total Fund Equity	1,945,680	859,370	1,996,580	40,771
Total Liabilities and Fund Equity				
\$ 2,611,380	1,570,647	1,996,580		40,771

The notes to the financial statements are an integral part of this statement.

Exhibit A

Proprietary Fund Type	Fiduciary Fund Type	Account Groups	General Fixed Assets	General Long-term Debt	Total (Memorandum Only)
Enterprise	Agency				
			13,792,180		13,792,180
12,890					12,890
					129,100
					1,867,480
					203,426
					2,642,395
12,890	-0-	13,792,180	-0-		18,647,471
14,968	605,629	13,792,180	6,376,682		27,008,837

HANCOCK COUNTY

Combined Statement of Revenues, Expenditures and Changes in Fund Balances -
All Governmental Fund Types
For the Year Ended September 30, 1991

Governmental Fund Types					Total (Memorandum Only)
General	Special Revenue	Debt Service	Capital Projects		
Revenues					
Property taxes					
\$ 3,013,061	1,477,939	1,019,430			5,510,430
Licenses, commissions and other revenue					
270,981	313,141				584,122
Fines and forfeitures					
240,506	8,216				248,722
Intergovernmental revenues: (Note 2)					
Federal sources					
42,331	27,599				69,930
State sources:					
412,888	42,681				455,569
State grants					
292,796	1,026,980				1,319,776
State shared revenues					
24,236					24,236
Local sources					
749,270	116,560				865,830
Charges for services					
160,565	55,217	121,452	16,374		353,608
Use of money and property					
77,436	10,096				87,532
Miscellaneous revenues					
Total Revenues	5,284,070	3,078,429	1,140,882	16,374	9,519,755
Expenditures					
Current:					
General government					
1,784,580	319,559				2,104,139
Public safety					
1,718,136	82,280				1,800,416
Public works					
667,819	1,935,338				2,603,157
Health & welfare					
605,440					605,440
Culture & recreation					
230,364	253,349				483,713
Conservation of natural resources					
65,789					65,789
Economic development & assistance					
74,879					74,879
Capital projects					
32,868			658,040		690,908
Debt service:					
50,000	138,315	643,889			832,204
Principal retirement					
82,170	44,282	433,370			559,822
Interest and fiscal charges					
Total Expenditures	5,312,045	2,773,123	1,077,259	658,040	9,820,467
Excess of Revenues over (under) Expenditures					
(27,975)	305,306	63,623	(641,666)	(300,712)	

Continued on next page

Continued from previous page

HANCOCK COUNTY

Combined Statement of Revenues, Expenditures and Changes in Fund Balances
All Governmental Fund Types
For the Year Ended September 30, 1991

	Governmental Fund Types				Total (Memorandum Only)
	General	Special Revenue	Debt Service	Capital Projects	
Other Financing Sources (Uses)					
Insurance recoveries	2,596				2,596
Operating transfers in	765,401	265,278			1,030,679
Operating transfers out		(740,337)	(265,278)	(25,064)	(1,030,679)
Total Other Financing Sources (Uses)	767,997	(475,059)	(265,278)	(25,064)	2,596
Excess of Revenues and Other Sources over (under) Expenditures and Other Uses	740,022	(169,753)	(201,655)	(666,730)	(298,116)
Fund Balances					
Beginning of year	1,205,658	1,029,123	2,198,235	707,501	5,140,517
End of year	\$ 1,945,680	859,370	1,996,580	40,771	4,842,401

The notes to the financial statements are an integral part of this statement.



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

STEVE PATTERSON
STATE AUDITOR

August 18, 1992

POST OFFICE BOX 958
JACKSON, MISSISSIPPI 39205-0958
(601) 359-3581
FAX: (601) 359-1490

Members of the Board of Supervisors
Hancock County, Mississippi

We have audited the component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, and have issued our report thereon dated August 18, 1992.

We conducted our audit in accordance with generally accepted auditing standards and Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the component unit financial statements are free of material misstatement.

In planning and performing our audit for the year ended September 30, 1991, we considered the county's internal control structure in order to determine our auditing procedures for the purpose of expressing our opinion on the county's component unit financial statements and not to provide assurance on the internal control structure.

The management of Hancock County, Mississippi, oversight unit, is responsible for establishing and maintaining an internal control structure. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control structure policies and procedures. The objectives of an internal control structure are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of component unit financial statements in accordance with generally accepted accounting principles. Because of inherent limitations in any internal control structure, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the effectiveness of the design and operation of policies and procedures may deteriorate.

For the purpose of this report, we have classified the significant internal control structure policies and procedures in the following categories:

Revenues/Receipts
Purchases/Disbursements
Payroll
Budget
Fixed Assets
Electronic Data Processing (EDP)

Hancock County, Mississippi
Report on Internal Control Structure
August 18, 1992

For all of the internal control structure categories listed above, we obtained an understanding of the design of relevant policies and procedures and whether they have been placed in operation and we assessed control risk.

We noted certain matters involving the internal control structure and its operation that we consider to be reportable conditions under standards established by the American Institute of Certified Public Accountants. Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control structure that, in our judgment, could adversely affect the county's ability to record, process, summarize and report financial data consistent with the assertions of management in the component unit financial statements.

Chancery Clerk.

1. Finding

A significant amount of the county's uninsured deposits were uncollateralized due to the county's failure to monitor the collateral on deposits properly.

Recommendation

The Chancery Clerk should monitor more closely to insure that all county uninsured deposits are fully collateralized.

Chancery Clerk's Response

Currently the county's deposits are properly collateralized.

2. Finding

Section 7-7-211, Miss. Code Ann. (1972), gives the Office of the State Auditor the authority to prescribe systems of accounting for county governments. The Chancery Clerk sometimes misclassified expenditures through assigning erroneous department and object code numbers.

Recommendation

The Chancery Clerk should classify expenditures in accordance with the code numbers prescribed by the Office of the State Auditor.

Chancery Clerk's Response

Efforts will be made to bring the account numbers used into alignment with those prescribed by the Office of the State Auditor.

Hancock County, Mississippi
Report on Internal Control Structure
August 18, 1992

Inventory Control Clerk.

Finding

As reported in the prior year audit report, we discovered numerous deficiencies in the system of inventory control:

- The Inventory Control Clerk prepared computer print-outs of inventory that could not be reconciled to manual records.
- The Inventory Control Clerk did not perform a physical inventory as required.
- The inventory did not include all items from the prior year.

Hancock County, Mississippi
Report on Internal Control Structure
August 18, 1992

Inventory Control Clerk.

Finding

As reported in the prior year audit report, we discovered numerous deficiencies in the system of inventory control:

- The Inventory Control Clerk prepared computer print-outs of inventory that could not be reconciled to manual records.
- The Inventory Control Clerk did not perform a physical inventory as required.
- The inventory did not include all items from the prior year.

THE SEA COAST ECHO--THURSDAY, DECEMBER 24, 1992

- Documentation was not adequate for changes in inventory values.
- A complete list of additions and deletions was not available.
- Departmental transfers were not reflected on inventory records.

Recommendation

The Inventory Control Clerk should take whatever steps necessary to correct the deficiencies noted above and to maintain adequate inventory records.

Inventory Control Clerk's Response

The inventory has been completely redone up to October 1, 1991.

A material weakness is a reportable condition in which the design or operation of one or more of the internal control structure elements does not reduce to a relatively low level the risk that errors or irregularities in amounts that would be material in relation to the component unit financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions.

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be reportable conditions and, accordingly, would not necessarily disclose all reportable conditions that are also considered to be material weaknesses as defined above. However, we consider the reportable conditions described above involving the internal control structure and its operation to be material weaknesses. These conditions were considered in determining the nature, timing and extent of the procedures to be performed in our audit of the component unit financial statements of Hancock County, Mississippi, oversight unit, for the year ended September 30, 1991, and this report does not affect our report thereon dated August 18, 1992.

Hancock County, Mississippi
Report on Internal Control Structure
August 18, 1992

We also noted other matters involving the internal control structure and its operation that we have reported to the management of Hancock County, Mississippi, oversight unit, in a separate communication dated August 18, 1992.

This report is intended for the use of the management. This is not intended to limit the distribution of this report, which is a matter of public record.

WILLIAM G. JONES, CPA
Director, Department of Audit



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

STEVE PATTERSON
STATE AUDITOR

August 18, 1992

POST OFFICE BOX 958
JACKSON, MISSISSIPPI 39205-0958
(601) 359-3581
FAX: (601) 359-1490

Members of the Board of Supervisors
Hancock County, Mississippi

We have audited the component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, and have issued our report thereon dated August 18, 1992.

We conducted our audit in accordance with generally accepted auditing standards; Government Auditing Standards, issued by the Comptroller General of the United States; and Office of Management and Budget (OMB) Circular A-128, Audits of State and Local Governments. Those standards and OMB Circular A-128 require that we plan and perform the audit to obtain reasonable assurance about whether the component unit financial statements are free of material misstatement.

In planning and performing our audit for the year ended September 30, 1991, we considered the county's internal control structure in order to determine our auditing procedures for the purpose of expressing our opinion on the county's component unit financial statements and not to provide assurance on the internal control structure. This report addresses our consideration of internal control structure policies and procedures relevant to compliance with requirements applicable to federal financial assistance programs. We have addressed policies and procedures relevant to our audit of the component unit financial statements in a separate report dated August 18, 1992.

The management of Hancock County, Mississippi, oversight unit, is responsible for establishing and maintaining an internal control structure. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control structure policies and procedures. The objectives of an internal control structure are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of component unit financial statements in accordance with generally accepted accounting principles, and that federal financial assistance programs are managed in compliance with applicable laws and regulations. Because of inherent limitations in any internal control structure, errors, irregularities or instances of noncompliance may nevertheless occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the effectiveness of the design and operation of policies and procedures may deteriorate.

For the purpose of this report, we have classified the significant internal control structure policies and procedures used in administering its federal financial assistance programs in the following categories:

General Requirements

Political Activity
Civil Rights
Federal Financial Reports
Allowable Costs/Cost Principles
Administration Requirements

Specific Requirements

Types of Services
Matching, Level of Effort or Earmarking
Reporting

Claims for Advances and Reimbursements

Amounts Claimed or Used for Matching

For all of the internal control structure categories listed above, we obtained an understanding of the design of relevant policies and procedures and determined whether they have been placed in operation, and we assessed control risk.

During the year ended September 30, 1991, Hancock County, Mississippi, oversight unit, had no major federal financial assistance programs and expended 74 percent of its total federal financial assistance under the following nonmajor federal financial assistance programs: Federal Emergency Management Agency assistance grant and Land and Water Conservation grant.

We performed tests of controls, as required by OMB Circular A-128, to evaluate the effectiveness of the design and operation of internal control structure policies and procedures that we considered relevant to preventing or detecting material noncompliance with specific requirements, general requirements and requirements governing claims for advances and reimbursements and amounts claimed or used for matching that are applicable to the aforementioned nonmajor federal financial assistance programs. Our procedures were less in scope than would be necessary to render an opinion on these internal control structure policies and procedures. Accordingly, we do not express such an opinion.

We noted certain matters involving the internal control structure and its operation that we consider to be reportable conditions under standards established by the American Institute of Certified Public Accountants. Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control structure that, in our judgment, could adversely affect the county's ability to administer federal financial assistance programs in accordance with applicable laws and regulations.

Washington Street Pier Grant.

Continued on next page

Continued from previous page

1. Finding

As reported in prior years' audit reports, no separation of duties exists in the responsibilities of the personnel function and the reviewing and investigation of discrimination complaints.

Recommendation

The Equal Employment Opportunity Officer should be someone other than the County Administrator.

Board of Supervisors' Response

Another Equal Employment Opportunity Officer was appointed on May 6, 1991.

Hancock County, Mississippi
Report on Internal Control Structure
Federal Financial Assistance Programs
August 18, 1992

2. Finding

As reported in the prior year's audit report, documentation for the labor on the Washington Street Pier project appears to be inadequate.

Recommendation

Labor should be documented as to the actual date and time spent on the project.

Board of Supervisors' Response

The time sheets for federal financial assistance programs will be reviewed by the person submitting the reimbursement request to verify correctness in the future.

FEMA Grant

1. Finding

The program administrator for the FEMA grant did not attend training sessions in the application of FEMA guidelines.

Recommendation

More adequate training should be provided for the administrator of the FEMA grant.

Board of Supervisors' Response

The board will try to ensure that the grant administrator receives the proper training in the future.

2. Finding

We discovered certain weaknesses in control structure policies and procedures for expenditures in the FEMA grant:

- Documentation was inadequate and frequently did not comply with FEMA guidelines.
- Expenditure totals for payroll and for materials were sometimes erroneous and would have resulted in substantial overcharges if not corrected by the auditors.

Recommendation

The program administrator should strictly adhere to FEMA guidelines, particularly in documenting expenditures for payroll and for materials.

Board of Supervisors' Response

The weaknesses cited have been corrected.

Hancock County, Mississippi
Report on Internal Control Structure
Federal Financial Assistance Programs
August 18, 1992

A material weakness is a reportable condition in which the design or operation of one or more internal control structure elements does not reduce to a relatively low level the risk that noncompliance with laws and regulations that would be material to a federal financial assistance program may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions.

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be reportable conditions and, accordingly, would not necessarily disclose all reportable conditions that are also considered to be material weaknesses as defined above. However, we consider reportable condition number 2 described above under the FEMA grant to be a material weakness. This condition was considered in determining the nature, timing and extent of the procedures to be performed in our audit of Hancock County, Mississippi's compliance with requirements applicable to its nonmajor federal financial assistance programs for the year ended September 30, 1991, and this report does not affect our reports thereon dated August 18, 1992.

We also noted other matters involving the internal control structure and its operation that we have reported to the management of Hancock County, Mississippi, oversight unit, in a separate communication dated August 18, 1992.

This report is intended for the use of the management, the cognizant agency and the appropriate grantor agencies. This is not intended to limit the distribution of this report, which is a matter of public record.



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

STEVE PATTERSON
STATE AUDITOR

August 18, 1992

POST OFFICE BOX 956
JACKSON, MISSISSIPPI 39205-0956
(601) 359-3561
FAX: (601) 359-1490

Members of the Board of Supervisors
Hancock County, Mississippi

We have made a study and evaluation of the central purchasing system of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991. Our study and evaluation included tests of compliance of the purchase clerk records and such other auditing procedures as we considered necessary in the circumstances.

The Board of Supervisors of Hancock County, Mississippi, oversight unit, is responsible for establishing and maintaining a central purchasing system in accordance with Sections 31-7-101 through 31-7-127, Miss. Code Ann. (1972). In addition, the Board of Supervisors is responsible for purchasing in accordance with the bid requirements of Section 31-7-13, Miss. Code Ann. (1972). The Board of Supervisors of Hancock County, Mississippi, oversight unit, has established centralized purchasing for all funds of the county and has established an inventory control system. The objective of the central purchasing system is to provide reasonable, but not absolute, assurance that purchases are executed in accordance with applicable state law.

Because of inherent limitations in any central purchasing system, errors or irregularities may occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because of changes in conditions, or that the degree of compliance with the procedures may deteriorate.

In our opinion, the central purchasing system of Hancock County, Mississippi, oversight unit, taken as a whole, provides reasonable, but not absolute, assurance that purchases are executed in compliance with the aforementioned sections.

The accompanying schedules of (1) purchases not made from the lowest bidder, (2) emergency purchases and (3) purchases made noncompetitively from a sole source are presented in accordance with Section 31-7-115, Miss. Code Ann. (1972). The information contained on these schedules has been subjected to procedures performed in connection with our aforementioned study and evaluation of the purchasing system and, in our opinion, is fairly presented when considered in relation to that study and evaluation.

This report is intended for use in evaluating the central purchasing system of Hancock County, Mississippi, oversight unit, and should not be relied upon for any other purpose. This is not intended to limit the distribution of the report, which is a matter of public record.

WILLIAM S. JONES, CPA
Director, Department of Audit

HANCOCK COUNTY

Schedule 1

Schedule of Purchases Not Made From the Lowest Bidder
For the Year Ended September 30, 1991

Our test results did not identify any purchases from other than the lowest bidder.

HANCOCK COUNTY

Schedule 2

Schedule of Emergency Purchases
For the Year Ended September 30, 1991

Date	Item Purchased	Amount Paid	Vendor	Reasons for Emergency Purchase
2-15-91	Crane service	\$ 600	Crown Equipment	The bulldozer at the landfill fell into a hole and went under water.
4-3-91	Frymaster frier	1,079	Associated Food Equipment	The frier at the jail went out and a replacement was needed immediately.
6-21-91	Rental of bulldozer	1,440	Hillbilly Farms	The bulldozer at the landfill broke down and the state inspector was coming to inspect the landfill.

HANCOCK COUNTY

Schedule 3

Schedule of Purchases Made Noncompetitively From a Sole Source
For the Year Ended September 30, 1991

Our test results did not identify any purchases made noncompetitively from a sole source.



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

STEVE PATTERSON
STATE AUDITOR

August 18, 1992

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JACKSON, MISSISSIPPI 39205-0956
(601) 359-3561
FAX: (601) 359-1490

Members of the Board of Supervisors
Hancock County, Mississippi

We have audited the component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, and have issued our report thereon dated August 18, 1992.

We conducted our audit in accordance with generally accepted auditing standards and Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the component unit financial statements are free of material misstatement.

Compliance with laws, regulations, contracts and grants applicable to Hancock County, Mississippi, oversight unit, is the responsibility of the county's management. As part of obtaining reasonable assurance about whether the component unit financial statements are free of material misstatement, we performed tests of the county's compliance with certain provisions of laws, regulations, contracts and grants. However, the objective of our audit of the component unit financial statements was not to provide an opinion on overall compliance with such provisions. Accordingly, we do not express such an opinion.

The results of our tests indicate that, with respect to the items tested, Hancock County, Mississippi, oversight unit, complied, in all material respects, with the provisions referred to in the preceding paragraph. With respect to items not tested, nothing came to our attention that caused us to believe that the county had not complied, in all material respects, with those provisions. However, we noted certain immaterial instances of noncompliance that we have reported to the management of Hancock County, Mississippi, oversight unit, in a separate communication dated August 18, 1992.

This report is intended for the use of the management and the appropriate grantor agencies. This is not intended to limit the distribution of this report, which is a matter of public record.

WILLIAM S. JONES, CPA
Director, Department of Audit



STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR

STEVE PATTERSON
STATE AUDITOR

August 18, 1992

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(601) 359-3561
FAX: (601) 359-1490

Members of the Board of Supervisors
Hancock County, Mississippi

We have audited the component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, and have issued our report thereon dated August 18, 1992.

In connection with our audit of the component unit financial statements of Hancock County, Mississippi, oversight unit, as of and for the year ended September 30, 1991, and with our consideration of the county's internal control structure used to administer federal financial assistance programs, as required by Office of Management and Budget (OMB) Circular A-128, Audits of State and Local Governments, we selected certain transactions applicable to certain nonmajor federal financial assistance programs for the year ended September 30, 1991.

As required by OMB Circular A-128, we have performed auditing procedures to test compliance with the requirements governing types of services allowed or disallowed that are applicable to those transactions. Our procedures were substantially less in scope than an audit, the objective of which is the expression of an opinion on Hancock County, Mississippi's compliance with these requirements. Accordingly, we do not express such an opinion.

With respect to the items tested, the results of those procedures disclosed no material instances of noncompliance with the requirements listed in the preceding paragraph. With respect to items not tested, nothing came to our attention that caused us to believe that Hancock County, Mississippi, oversight unit, had not complied, in all material respects, with those requirements. Also, the results of our procedures did not disclose any immaterial instances of noncompliance with those requirements.

This report is intended for the use of the management, the cognizant agency and the appropriate grantor agencies. This is not intended to limit the distribution of this report, which is a matter of public record.

WILLIAM S. JONES, CPA
Director, Department of Audit

A copy of the audit report is on file and available for public inspection and copy at the office of E. MICHAEL NECAISE, Clerk, Hancock County Board of Supervisors and at the City-County Library, Waveland Library and Kiln Library.

Published by Order of the Hancock County Board of Supervisors, dated this the 14th day of December, 1992.

(SEAL)

E. MICHAEL NECAISE
Clerk, Board of Supervisors
Hancock County, Mississippi
By: Terry E. Guenard, D.C.
14 December 24, 1992

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Real Estate

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158 Commercial Property
159 Houses For Sale

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CALL

601 467-5473

Fax Number 601 467-0333

Monday through Friday
8 a.m. to 5 p.m.

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1 insertion, minimum 15 words: 15 cents per word, minimum \$2.25 cash, \$3.00 charge, \$3.00 per run 4 insertions, minimum 20 words: 40 cents per word, minimum \$8.00 cash.
13 insertions, minimum 20 words: \$1.30 per word, minimum \$26.00.
Insertions must be consecutive issues with no copy changes.
Combination classified rate: additional \$1.50.
Cards of Thanks, In Memoriam, etc.: 10 cents per word.

CLASSIFIED COPY DEADLINES

Insertion Day	Deadline
Sunday	Friday NOON
Thursday	Tuesday 4 p.m.
Wednesday EXTRA	Tuesday NOON

It is unlawful to directly or indirectly advertise or in any other manner indicate or publicize that the patronage or employment of persons of any particular race, creed, color, sex, national origin, religion, marital status, or disability are unwelcome, objectionable, not acceptable, or not solicited. We will not knowingly accept any employment advertisement which is in violation of the law.

24 Auctions

VIDALIA ROAD AUCTION. TUESDAY-SATURDAY, 7PM. Tools, furniture, antique, glassware, bicycles & much more. Saturday nice door prizes. 255-1947. Turn off I-10, Menge exit 24, North on Menge, 5 miles to stop sign, turn right, 1/4 mile on left.

30 Lost & Found

LOST: 12/13/92, TENNESSEE AND ARKANSAS ST. SHORELINE PARK. Toy red Pomeranian w/black mask, 8 months old, about 3 lbs., name Tisha, shy. Fran Senter 466-3305.

LOST IN BAYSIDE PARK AREA. Brown and white curly haired half Lhasa Apso and half Shitzu. Answers to Munchkins. 467-9324.

LOST: WHITE FEMALE TOY POODLE. Vicinity of Harbor Dr. 10 years old. Answers to Missie. 467-5230.

REWARD: LOST MALE SCHNAUZER WITH ORANGE COLOR collar, ID tag, 10 years old. Needs medication. Vicinity of Felicity St. Answers to Peppy. 467-6365.

REWARD: LOST CHIHUAHUA, 10 years old in vicinity of Gulf Grove Apts. and Pine Crest Apts. Please call 467-0068 or 467-6936.

36 Special Notices

BEAUTY PAGEANT: GIRLS & BOYS of all ages. For more information call Sherrie Mauffrey 467-8798. Deadline February 26, 1993.

SANTA SUITS FOR RENT \$25 AND UP. ABC Rentals, 467-1081.

WE RENT ROLLAWAY BEDS, BABY beds, and high chairs. ABC Rentals, 467-1081.

46 Home Improvement

ADDITIONS, REMODELING, NEW CONSTRUCTION, over 20 years experience. Interior, exterior, painting, remodel bathrooms, kitchens, concrete work, etc. Licensed and bonded. 467-3130.

ADDITIONS, CARPENTER WORK, roofing, remodeling, painting. No job too small. 20 years experience. References available. Licensed and bonded. Sonny. 467-4969.

AFFORDABLE QUALITY WORK. Painting, interior, exterior, pressure cleaning, 20 years experience. 467-7522.

ALUMINUM OR VINYL SIDING, SOFFIT and fascia, replacement windows, roofing. No job too small or too big. 30 years experience. Free estimates. Licensed, bonded and insured. Financing available. Hicks and Son. 467-7484.

ELECTRICAL, CARPENTRY, PLUMBING, additions, repairs, telephones, antennas, appliances, installations. Quality work. Low prices. Frank 467-0258.

ELECTRICAL AND OTHER HOME REPAIRS: TV and Telephone jack installation. Call Don for free estimates. 467-6842.

GENERAL CONTRACTOR, CARPENTRY, roofing, plumbing, and electrical. Free estimates. All work guaranteed. Masin Hill 466-4877.

FAUCETTA HOME IMPROVEMENTS: Established since 1972. Residential, commercial, new homes, additions, remodeling, vinyl siding, roofing. All work guaranteed. Licensed, Bonded, Insured. 467-5845.

QUALITY WORK DONE ON PAINTING, roofing, vinyl siding, carpentry and much more. All work guaranteed. Call for free estimate. 467-0037.

53 Schools & Instructions

TUTORING: 1st THRU 7th GRADE. 3-6, \$5 hour. 467-1808.

53 Schools & Instructions

REGISTER NOW FOR SUMMER AND fall gymnastic programs. Call Elaine at 467-1778.

TRUCK DRIVER TRAINEES NEEDED! For major trucking companies. DOT certified, CDL training, Coastal College, Housing and meals available. 1 800-264-4414.

55 Services Offered

AIR CONDITIONING/HEATING and appliance repairs. We service all makes and models. Licensed mechanic. 466-5875.

ALL TYPE ROOFS REPLACED AND REPAIRED, sweep off roofs, metal roofs coated. 25 years experience, work guaranteed. Free estimates. Call J. January 467-3493.

ALTERATIONS BY KATIE: men's, women's and children clothing. 467-2925, Katie.

BULKHEAD, BOAT LAUNCHES, boat docks, free estimates. Slidell, La. (504) 649-3328.

BURGE FENCING & HAULING: WILL clean lots, haul trash, etc. Heavy hauling. Have dump truck. 467-5417 or 467-7167.

FURNITURE REFINISHED: FREE estimates. 467-2895.

HANDWRITING ANALYSIS: MORE than 25 years experience in graphology. Need full page of handwriting. In-depth, detailed, comprehensive report \$25. G. Poulson, Box 2444 Slidell, LA 70459-2444.

PAINTING: INTERIOR AND EXTERIOR. Free estimates. References. Lewis Tillman, 467-8235.

POOLE'S CONSTRUCTION. Specializing in roofing, masonry, additions, and slabs. Also do plumbing, electrical and painting. Free estimates. Licensed. Phone 467-4960. P.S. Weekends and Holidays.

SEMI RETIRED CARPENTER CONTRACTOR, 34 years experience. Small jobs accepted. If you want it built of wood, I'll build it. If it's already built of wood, I'll repair or remodel it. 24 hours phone service. Ask for A.J. 467-8401.

SEWING MACHINE REPAIRS BY SID Davis. 467-2185.

STARLITE PRODUCTIONS: PROFESSIONAL D.J., rock/country, oldies. We specialize in wedding receptions, school functions, benefits, private parties. Highest quality at lowest prices. 255-7207 & 467-1289, leave message.

TERM PAPER TYPING AND resume creations. Same day service in most cases. 466-3308.

TRACK HOE, DOZER TRUCKS, FILL dirt, top soil. We haul or u-haul. 255-7556 or 255-3672.

TRASH HAULING, TREE CUTTING, roofing repair, sweeping roofs, pressure washing, lots cleaned, yard work. Split Oak for sale. 466-3804.

TYPING SERVICE OFFERED: TERM papers, letters, resumes, reports. Top quality work done on IBM computer. One day service in most cases. Very reasonable prices. Call 467-1651 after 5 P.M.

WATER WELL DRILLING: Pumps, tanks. Free estimates. 255-5811. State licensed.

58 Lawn & Garden

A CALL TO CHARLIE'S LAWN & YARD SERVICE: for Free estimates. Grass cutting, weed eating, trash hauling, etc. Call anytime. (601) 467-4266 or (601) 467-1577.

FOR GRASS CUTTING, trimming, cleanup, painting, and hauling trash away call 467-5626. Very reasonable prices.

FREE ESTIMATES: CALL TONY'S Lawn Service. Grass cutting, yard cleaning and trash hauling. 467-4429.

GRASS CUT, WEEDS TRIMMED, yards cleaned and trash hauled away. Call 467-5206 for estimate.

RELIABLE LAWN SERVICE: YARDS cut, trimmed, garden tilled. References and free estimates. Call 467-7238.

HENLEY FIREWOOD
Oak • Firewood • Hickory
We Also Have Kindling
WE DELIVER
Call Day or Night
255-3082

58 Lawn & Garden

SOUTHLAND SERVICES: MOWING (Average residential yards: \$25). Fertilizing of lawns and trees. Garden maintenance and winter rye grass. For free estimates call 467-3471. Insured.

63 Business Opportunities

MEDICAL BILLING: Opportunity as a licensee in your area for national health-care company. Do electronic medical insurance claims processing for medical practitioners. \$30,000.00 PART TIME to over \$80,000.00 FULL TIME. Company training! Initial capital required \$6298.00 plus PC. For more information by mail, call (803) 745-9043. (24 hours).

METAL BUILDING MANUFACTURER selecting small to large builder/dealer in some open areas. High profit potential. Accepting only best qualified. (303) 759-3200, ext 2401.

66 Child Care

ALL DAY/NIGHT CHILD CARE: Some after school pick-up in Bay/Waveland area, meals & snacks, reasonable, experienced, w/references. Fenced yard. 467-0857.

70 Employment

TIRED OF LAY OFFS! TIRED OF min. wage. We need truck driver trainees for major truck companies. CDL Training. Housing and meals available. Coastal College 1 800-264-4414.

73 Help Wanted

ASSEMBLERS: EXCELLENT INCOME to assemble products at home. Info 1 804-646-1700 DEPT. MS-230.

ATTENDANT FOR HANDICAPPED MALE, some experienced helpful. 467-7671 or 467-5860.

EXPERIENCED BABYSITTER FOR CARE of young children in our home. Good working conditions, references required. 255-4739.

GIRL FRIDAY, EVENINGS, must be 21. 255-5568.

HOTEL REED NURSING CENTER IS accepting applications for Nurse's Aids, apply in person Hotel Reed Nursing Center, 400 N beach Blvd B.S.L. Monday thru Friday, 8:30 - 4:00.

HOTEL REED NURSING CENTER IS accepting applications for Cooks & Dietary Aids, apply in person Hotel Reed Nursing Center, 400 N beach Blvd B.S.L. Monday thru Friday, 8:30 - 4:00.

HOTEL REED NURSING CENTER IS accepting applications for LPN's, needed for all shifts. Apply in person Monday thru Friday, 8 - 5:00.

PARTTIME NIGHT AUDIT POSITION. Call Waveland Resort Inn 467-9261.

WANTED LONG TERM DENTAL ASSISTANT. Please call 467-6044.

FOR INFORMATION ON PLACING A classified ad please call, 467-5473, The Sea Coast Echo.

61 Appliances

FOR SALE: SEARS 21 CU. FT. Refrigerator with ice maker. Good condition. \$200 firm. 467-4677.

PAUL & SON REBUILT APPLIANCES: Buy, sell, repair parts. 90 days warranty on all repairs & sales. 500 Hancock Street, B.S.L. 467-7378 or 467-5470. Licensed, bonded.

REBUILT WASHERS AND DRYERS: Fully guaranteed. We have parts and do repair. We also buy used appliances. Bay Washers. 467-6122.

83 Items For Sale

CLOTHING, HOUSEHOLD ITEMS, TOYS, books, shoes-small appliances, etc. Jeans from \$1.99 pair and up. Children's clothing 89¢ and up. Men's clothing 99¢ and up. Goodwill Store, Bay Mall Shopping Center, Dunbar & Highway 90, Monday thru Sat. 9 a.m. to 5 p.m. 467-7277.

DIGITAL PIANO/ORGAN, KORG Concert 600. Suitable for church or home. Like new. 255-4020 or 504-887-4146 leave message.

DRESSES FOR THE HOLIDAY! One long sleeved gown, powder blue, sequins trimmed, size 12, \$175 or best offer. 3/4 length powder blue long sleeved gown, size 16, \$80 or best offer. 255-1317 after 7 pm.

RENT-TO-OWN, ANYTHING FOR YOUR home. Rentals starting at .50¢ a day. Reasonable sales on all used furniture and appliances. Dollar Rental 467-9545.

FOR SALE: IBM SYSTEM 23 5251-011 type 8, model, IBM general system, 2 computers, 2 printers, 1 generator, 1 disc drive, \$1,500. 466-5679 or 504-254-5710.

FOR SALE: VOIT AC1000 ELECTRONIC Air Climber Exerciser. Excellent condition - barely used, \$100. 467-4588 weekends or after 5PM, weekdays.

HAY FOR SALE: ALICIA BERMUDA rolls, \$20 and \$22 a roll. Delivery for short distances. 255-7201.

MURRAY RIDING MOWER, \$300; Murray Gas Handmower, \$20; Assorted garden tools, \$1 to \$5; Upholstered chairs, \$50 to \$350; Stiffel lamps with shades, \$35 to \$175. 452-2805.

RAINBOW VACUUMS: NEW, USED, sales, supplies and service by the factory authorized independent distributor, Bobby Hodge, Gulfport 832-9600.

REPO!! LIKE NEW RIDING MOWER. 12.5 h.p., 42" cut, financing available. Call 467-7577. 9a.m. to 5p.m.

UPRIGHT FREEZER: 18 CUBIC FEET, working fine, excellent condition, \$125. 467-1180.

USED CENTRAL HEATING AND AIR conditioning systems. Heat pumps, electric furnaces and straight air units installed at reasonable prices. Free estimates. 467-0949.

HENLEY TIMBER COMPANY

We would like to buy your logs, poles, pulpwood and hardwood timber. Small tracts or large tracts.

Call day or night **255-3082**

The Sea Coast Echo HOLIDAY DEADLINES

CLASSIFIED, LEGAL & DISPLAY ADVERTISING

PUBLICATION DATE

Sun., Dec. 27

Sun., Jan. 3

DEADLINE

10 a.m., Thur., Dec. 24

10 a.m., Thur., Dec. 31

There are NO deadline changes for other publication dates during the holiday season.

The Sea Coast Echo office will be CLOSED Friday, December 25, 1992 and Friday, January 1, 1993



93 Yard Sales

BAY WAVELAND WOODWORKS and flea market. 12 inside dealers, antiques, collectibles, glass, tools, dolls, gingerbread, and mantles. Open 7 days. 10 till dark Hwy 90, Waveland, Ms. Buy. 601 467-2628. Sell.

DEADLINES FOR YARD, GARAGE sales advertisements appearing in SUNDAY'S Editions of THE SEA COAST ECHO is NOON on Friday.

EVERYDAY IS SALE DAY AT YOUR Bay St. Louis Goodwill Store, Bay Mall Shopping Center, Dunbar & Highway 90, Mon. thru Sat. 9 a.m. to 5 p.m. 467-7277.

96 Wanted To Buy

CASH ON THE SPOT for used furniture and antiques. One piece or house full. Paying top dollar. 467-4099.

QUICK CASH FOR ALMOST ANYTHING before yard sale hassel, moving or cleaning out. We buy households, furniture, antique, tools, toys, bric-a-brac, etc. Piece or house full. No answer leave message. 467-4657.

128 Boats & Motors

1978 GLASTON TRIHULL, WALK thru windshield, 89-90HP Evinrude, s/s propeller, Trailer, new cover, seats, battery, spare tire, 18 gallon tank, \$4,500. Call 601 255-9846.

14. MCKEE HULL 60HP NISSAN, galvanized tilt trailer. Excellent condition, \$3,495. 467-8083.

133 Auto Parts/Service

20 FOOT FLATBED GOOSENECK trailer, tandem axle, needs little work, \$1,500. 466-5679.

WE BUY JUNK CARS: CALL ANYTIME, 467-5558.

136 Automobiles

1986 TOYOTA CRESSIDA: 4 dr sedan, LX. All electric including sunroof, like new condition, will sell for bank loan value of \$5,400, or best offer. 467-6004 or 467-5536.

85 CHRYSLER LASER, new motor, custom paint, many new parts, alarm system. In perfect condition, \$3000. 467-3695.

FOR LOWEST COST CAR INSURANCE with monthly payments. Call Paul Smith Insurance Agency, 467-4607 or 467-6004.

145 Roommates Wanted

ROOMMATE WANTED: CLOSE TO CASINO, \$300/month, half utilities. 467-6927.

147 Apartments For Rent

CUTE UNFURNISHED EFFICIENCY near 212 Main St., BSL, \$185. Tenant pays utilities. 255-2995.

FURNISHED STUDIO APARTMENT with inground pool, boat dock, \$265 month, \$100 deposit. 467-1055 after 2:00 p.m.

FURNISHED 2 BEDROOM, all utilities including cable TV. Call for information, 467-4680.

LARGE, 2BR, 2BATH CONDO/APT. Completely furnished including linen, dishes, etc., washer/dryer, microwave, T.V., located directly on sand beach. The Village Condo, Pass Christian, Balcony overlooks water. Priced 3 pools, weight room, tennis \$875.00 monthly with \$250.00 deposit. Tenant pays utilities. NO lease call owner 467-5662 wk. or 467-4613. HURRY!!!

OAK PARK APARTMENTS: 2 bedroom starting from \$335. Call 467-6862.

SIGNATURE LAKE APARTMENTS. One bedroom, starting at \$280; three bedroom \$345. Section 8 welcome. 452-9901.

148 Mobile Homes For Rent

CLEAN, 2/3 BEDROOMS. FREE water, sewage. No pets! Cable available. Laundry room also, Trailer/RV lot rentals. Pearlington 533-7001.

FREE RENT: CLEMONT HARBOR trailer site. For couple with good trailer, in exchange for keeping eye on new subdivision, high, beautiful land. Mississippi Power, well water, private fishing, possible sales commissions on lots. Maurice 467-5660 or collect 404-381-1966.

VACANCY: TRAILER SLOT AVAILABLE for any size mobile home. Ideal Trailer Park, Ruella St., Bay St. Louis, Ms. 467-3264 or 467-4594 for more information.

149 Mobile Homes For Sale

1972 14X70, 2 BEDROOM, 2 BATH, Magnolia Mobile Home, Needs little repairs, \$2,500 or best offer. 467-7793.

1993 16 WIDE 3 BEDROOMS, 2 bath, WAC, \$895 down, \$199/month. Easy financing. 800 748-9795, ask for Kenny.

MOBILE HOME INSURANCE: BEST PRICES on the Coast. No money down. Easy monthly payments. Paul Smith Insurance Agency, 467-4607, or 467-6004.

150 Unfurn. Houses For Rent

3 BEDROOM, DEN, FIREPLACE, 2 car garage, on Felicity, close to Casino, \$750/monthly plus deposit. 467-6927.

WAVELAND: 3 BEDROOM HOUSE, fireplace, fenced yard, alarm system, \$425 per month plus security deposit. 255-3241.

WAVELAND: BEAUTIFUL 3 BEDROOM, 2 bath brick home. Living, dining, family rooms. Great neighborhood, near beach, big yard. \$600, 800-521-2790.

156 Lots/Acreage

90'X153' LOTS ON WIDE PAVED street near beach in BSL. All utilities underground. \$300 down, \$79/month. 467-6348.

BY OWNER: BEAUTIFUL LOTS in one of Bay St. Louis' nicest subdivisions with all underground utilities. Selling at half their value. 467-2643.

LOTS FOR SALE: STARTING AT \$20 down, \$20 month. Shoreline Park, Bay-side Park, Waveland. 467-6348. Big cash, early payoff discounts.

PAVED LOT: 50X100, CULVERT, fill, ready to build, \$1,800. 467-8235.

158 Commercial Property

BUILDING AND LAND ON HIGHWAY 90, Waveland near Lil Ray's, \$600/month plus deposit. 467-3935 or 467-0165.

FOR LEASE RETAIL SPACE, 1250 sq. ft., prime location, Choctaw Plaza, Highway 90, Waveland. 467-5305.

FOR RENT: 1400 SQ. FT. COMMERCIAL building, Downtown Bay St. Louis. Ideal for automotive, 467-5470.

OFFICE SPACE FOR RENT: 801-B Highway 90, Bay St. Louis. Approximately 650 sq. ft. For more information, call 467-0177.

159 Houses For Sale

15 AND 30 YEAR PURCHASE OR refinanced mortgage loans. Call Financial Service Corp. 467-5793.

2 BEDROOM, 1 BATH, 308 Union St., Bay St. Louis. \$17,500 with \$500 down balance at 8% for 10 years at \$206.26 plus taxes and insurance. Call 467-3935.

2 BEDROOM, 1 BATH, SOLID masonry, exceptional condition. On paved street off Lower Bay Road. Nice neighborhood, must see to appreciate. \$37,500 negotiable. Owner 467-0377.

2 BEDROOM WOOD BUNGALOW BUILT in 1939. Needs cosmetic work, within city limits of Bay St. Louis, \$15,000. Call 467-5444.

4 BEDROOM, 2 BATH, LARGE ROOMS, 2800 sq. ft., new school and shopping, solid built, hurricane straps, reduced price. 467-7711.

BRICK 4 BEDROOM, 2 BATH, inground pool, huge shed/workshop near beach in Waveland. 466-3448.

BY OWNER: 2 STORY IN DIAMOND-HEAD, 3 bedroom, 2 1/2 bath, den, fireplace, front porch, deck, carport, storage shed, \$89,500, 832-1423.

HANDYMAN SPECIAL: SOME FIRE damage but not structural. Great location in quiet transitional neighborhood, \$10,000. Call 467-5444.

HOUSE FOR SALE: 100 FT. WATER FRONT lot. Boat dock, 3 bedrooms, 2 bath, family room, stone fireplace, workshop, REDUCED \$58,000. 467-5830.

HOUSE IN DIAMONDHEAD FOR SALE By Owner, 3BR/2BA, \$81,000. 5723 Alkili Way. 255-2787.

KILN AREA: MODERN 4 BEDROOM, 2 bath, deep well, cleared, fenced on 4 acres. \$79,000. 255-9630.

WHY RENT WHEN YOU CAN BUY! \$10,000 down, 3 bedrooms, 2 baths, central a/c, INGROUND POOL. All for \$468.86/month. 467-7522.

Too Late

3 BEDROOM MOBILE HOME ON 603, \$260 month, \$260 deposit. 466-3376.

Public Notices

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on December 30, 1988, LINDA D. FLANNAGAN executed and delivered her certain deed of trust in favor of PEOPLES FEDERAL SAVINGS BANK, BENEFICIARY, DAVID A. TREUTEL, SR., TRUSTEE, which said deed of trust is recorded in Book 325, at Page 78, of the Records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Hancock County, Mississippi; and

WHEREAS, said deed of trust was assigned by Resolution Trust Corporation, Receiver for Peoples Federal Savings Association, to Hancock Savings Bank, FSB, by instrument dated August 16, 1991, and recorded in Book 356, Page 543, and further assigned by Hancock Savings Bank, FSB, to the said Substituted Trustee, by instrument dated August 27, 1991, and recorded in Book 356, at Page 553, of the aforesaid records; and

WHEREAS, on October 28, 1992, HANCOCK BANK, Inc. and the holder of said deed of trust and the indebtedness hereby secured, substituted JENNIFER A. WEST, as TRUSTEE, in place and stead of the said DAVID A. TREUTEL, SR., strictly in accordance with the terms and provisions of said deed of trust, which said substitution of Trustee is recorded in Book 378, at Page 17, of the Records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Hancock County, Mississippi; and

WHEREAS, default having been made in the payment of the monthly installments due on said indebtedness secured by said deed of trust, HANCOCK BANK, Inc. and the holder of said deed of trust, have exercised their option to declare the entire unpaid principal balance immediately due and payable, and has requested the undersigned, JENNIFER A. WEST, SUBSTITUTED TRUSTEE, to foreclose said deed of trust and to sell the property therein described in satisfaction of the indebtedness secured by said deed of trust and all costs of sale;

NOW, THEREFORE, the undersigned, JENNIFER A. WEST, SUBSTITUTED TRUSTEE, will, on the 28th day of December, 1992, within legal hours, at the Main front door of the County Courthouse for Hancock County, Mississippi, in Bay St. Louis, Mississippi, sell to the highest bidder for cash the following described property situated in Hancock County, Mississippi, to-wit:

Lot 14 and 15, Block 6, ANCHORAGE SUBDIVISION, Third Ward, City of Waveland, Hancock County, Mississippi, as per the official plat of said subdivision on file and of record in the office of the Chancery Clerk of Hancock County, MS.

I will convey only such title as is vested in me as Substituted Trustee.

SIGNED, POSTED, AND PUBLISHED this 1st day of December, 1992.

JENNIFER A. WEST, SUBSTITUTED TRUSTEE

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1. *Journal of the American Medical Association*, 1997; 277: 103-107.

Bank expansion

Ribbon cutting ceremonies were held Thursday morning for Hancock Bank's Waveland branch drive through facilities. Those participating in the ribbon cutting were, from left, Lee Ann Whiddon, head teller; Sherry Mirandy, teller; John Mason, Hancock County Chamber of Commerce president; George Schoegel, Hancock Bank president; Stella Frilot, Waveland mayor; Leo Seal Jr., CEO and chairman of the board; Sheryl Breland, branch manager; James Ginn, senior vice-president; Chuck Breath, NSTL branch manager; Clinton Necaise, Pass Christian branch manager and regional manager; Sandy LaFontaine, teller; and Marlene Hoda, teller. (Echo staff photo by Ellis Cuevas)



Holidays offer opportunities for burglars and vandals

By Eva Ann Dorris
MSU Information Services

Holidays are a special time for burglars and vandals, but not for the same reasons most people enjoy the holidays.

These modern-day "grinches" enjoy the opportunities to steal given them by vacationing residents and Christmas trees that mark the spot for their treasures.

This holiday season take precautions to ward off unwanted intruders.

"Burglars look for homes that appear to be unoccupied," said Dr. Frances Graham, housing specialist with the Mississippi Cooperative Extension Service.

"Homes with the shades down, lights off and car gone, are welcome signs for would-be burglars. If you plan to leave your home for even a short time,

lock all doors, including garage doors."

Remove valuables which are movable out of sight from windows, and leave drapes and shades in the normal position.

Don't put valuable Christmas presents under the tree until it's time to open them, and don't wrap and place gifts of cash under the tree.

Graham said leaving a radio on will add to the illusion of someone being at home.

"Take the phone off the hook if you expect to be gone only briefly," Graham said. "Burglars often will telephone a potential target. A busy signal throws a wet blanket on their plans."

"If you plan to be away overnight or longer, don't advertise your plans. Tell only a few trusted friends or neighbors

who will keep an eye on things for you while you are away," Graham said.

"Cancel newspaper and mail deliveries. Move garbage pails inside, or ask neighbors to fill them to keep burglars guessing."

"Do not leave a recorded message on the telephone that says you are not at home or when you will return," she said.

"Also, turn down the ringer so unanswered calls will not be heard from outside the home, or have calls forwarded to where you will be."

Automatic timers that switch on lights and radios at varied intervals are good techniques to fool intruders.

Also for extended trips, remove all expensive valuables to a safe deposit box. Lock all

exterior doors with a sturdy dead bolt lock. Also lock windows and garage doors. Disconnect electric garage doors.

"Never hide house keys outside the house," Graham said.

"Burglars know all the obvious places to look, and some that are not so obvious. Leave the keys with a trusted neighbor."

Public Notices

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on June 27, 1979, ANTHONY J. FORESTIERE executed and delivered his certain deed of trust in favor of HANCOCK BANK, BENEFICIARY, KNOX WHITE, TRUSTEE, which said deed of trust is recorded in Book 220, at Pages 709-712, of the Records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Hancock County, Mississippi; and

WHEREAS, on April 8, 1987, ANTHONY J. FORESTIERE conveyed to MICHAEL J. FORESTIERE and PAMELA ANN FORESTIERE, as Joint Tenants with Rights of Survivorship all of his right, title and interest in and to the property described in the above listed deed of trust by Warranty Deed, which was recorded in Book 8819 at Page 217 in the aforesaid records; and

WHEREAS, on November 9, 1992, HANCOCK BANK, then and now the owner and holder of said deed of trust and the indebtedness thereby secured, substituted JENNIFER A. WEST, as TRUSTEE, in place and instead of the said KNOX WHITE, strictly in accordance with the terms and provisions of said deed of trust, which said Substitution of Trustee is recorded in Book 378, at Page 271, of the Records of Mortgages and Deeds of Trust on Land in the office of the Chancery Clerk of Hancock County, Mississippi; and

WHEREAS, default having been made in the payment of the monthly installments due on said indebtedness secured by said deed of trust, HANCOCK BANK, the owner and holder of same has exercised its option to declare the entire unpaid principal balance immediately due and payable and has requested the undersigned, JENNIFER A. WEST, SUBSTITUTED TRUSTEE, to foreclose said deed of trust and to sell the property therein described in satisfaction of the indebtedness secured by said deed of trust and all costs of sale.

NOW, THEREFORE, the undersigned, JENNIFER A. WEST, SUBSTITUTED TRUSTEE, will, on the 23rd day of December, 1992, at 10:00 o'clock A.M., at the Main front door of the County Courthouse for Hancock County, Mississippi, in Bay St. Louis, Mississippi, sell to the highest bidder for cash the following described property situated in Hancock County, Mississippi, to-wit:

Parts of Lots 2, 3, and 7, TANNERETTE SUBDIVISION, Second Ward, Town of Waveland, Hancock County, Mississippi, as per the official map or plat of said subdivision on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi, being more particularly described as follows, to-wit:

Commencing at an iron stake which is in the corner of Lots 67/89, TANNERETTE SUBDIVISION, Second Ward, Waveland, Mississippi; thence N 48° W 39 feet to an iron stake; thence N 34° 10' W 62.4 feet, plus or minus to the South side of a wood fence post set in a concrete slab; thence S 88° 48' W 68.3 feet to an iron stake in the middle of Lot 2; thence S 45° E 67.6 feet to the POB.

I will convey only such title as is vested in me as Substituted Trustee.

SIGNED, POSTED, AND PUBLISHED this 1st day of December, 1992.

JENNIFER A. WEST,
Substituted Trustee
12-3; 12-10; 12-17; 12-24-92

Public Notices

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI IN RE: VULINDATOR OF \$5,000,000 HANCOCK COUNTY SCHOOL DISTRICT GENERAL OBLIGATION REFUNDING BONDS, SERIES 1993, DATED JANUARY 1, 1993

NOTICE TO TAXPAYERS
NO. 23,514
TO: THE TAXPAYERS OF THE HANCOCK COUNTY SCHOOL DISTRICT, HANCOCK COUNTY, MISSISSIPPI
You are hereby notified that the matter of the validation of the above described obligations will be heard on the 4th day of January, 1993, at 9:30 o'clock A.M., in the Chancery Court of Hancock County, at the Hancock County Courthouse in the City of Bay St. Louis, Mississippi, at or before which time and date written objections to the validation of the issuance of said obligations, if any must be filed.

By order of the Chancellor, this, the 21st day of December, 1992.
E. MICHAEL NECAISE,
CHANCERY CLERK
OF HANCOCK COUNTY, MISSISSIPPI
By: Cynthia Malley, D.C.
12-24-92

TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 30, 1993, High Farabaugh and Joan Farabaugh executed a deed of trust in favor of Carl H. Joffe, Trustee, to secure an indebtedness there- described in a Purchase and Assumption Agreement, a corporation organized and existing under the laws of the State of Delaware, which deed of trust is duly recorded in Deed of Trust Book 260, page 551-554, of the Records of Mortgages and Deeds of Trust on Land, in the office of the Chancery Clerk of Hancock County, Bay St. Louis, Mississippi; and

WHEREAS, by virtue of various Assignments of Deeds of Trust, the latest being from Hancock Bank to Purcell Co., Inc. dated October 12, 1992 and recorded in Book 376, page 439, Records of Deeds of Trust on Land and filed in the office of the Chancery Clerk of Hancock County, Mississippi; and

WHEREAS, the undersigned having been appointed as Substituted Trustee in the aforesaid deed of trust by the holder thereof, which instrument is dated December 9, 1992 and recorded in Deed of Trust Book 379, page 723, thereof, in the aforesaid Land Records; and

WHEREAS, default having been made in the payment of the indebtedness secured by said deed of trust and Purcell Co., Inc., Trustee, the legal holder of said indebtedness, having requested the undersigned Trustee to foreclose on the heretofore described real property with improvements therefor for the purpose of paying said indebtedness and costs;

WHEREAS, I will, on the 18th day of January, 1993, within the hours of 11:00 a.m. and 4:00 p.m., being the legal hours for a sale, offer for sale to the highest bidder for cash at the front door of the Hancock County Courthouse in Bay St. Louis, Mississippi, the following described property situated in Hancock County, Mississippi, to-wit:

Plat No. 1, DIME MONDHEAD, according to the plat as recorded in Plat Book 7, at pages 6 and 7, of the Public Records on file and of record in the office of the Chancery Clerk of Hancock County, Mississippi.

I will convey only such title as is vested in me as Trustee.

SIGNED, POSTED AND DATED, this the 21st day of December, 1992.

WALTER J. PHILLIPS
Trustee
12-24; 12-31-92; 1-7; 1-14-93

ADVERTISEMENT FOR BIDS REINFORCEMENT AND MISCELLANEOUS REPAIR OF RELATED STRUCTURES HANCOCK COUNTY, MS

Sealed bids for the reinforcement and repair of the 6.2 mile Hancock County beach and the repair of miscellaneous related drainage structures will be received by the Hancock County Board of Supervisors in their meeting chambers, 150 Main Street (P.O. Box 429) Bay St. Louis, Mississippi, 39520, until 10:00 o'clock A.M. Local Time, on Monday, February 1, 1993, and then at said office publicly opened and read aloud.

The work is divided into a Base Project and two (2) Additive Alternates. The Base Project includes 209,030 cubic yards of hydraulic sand fill, and related storm drainage system improvements. Alternates 1 and 2 include 139,584 cubic yards and 289,890 cubic yards, respectively, of hydraulic sand fill, and related storm drainage system improvements.

The Information for Bidders, Form of Bid, Form of Contract, Plans, Specifications and Forms of Bid bond, Performance Bond, Payment bond and other Contract Documents may be examined at the following locations: Hancock County Board of Supervisors
Bay St. Louis, MS 39520
Phone (601) 467-0172

Brown and Mitchell, Inc.
521 34th Street
Gulfport, Mississippi 39507
Phone (601) 864-7021

Copies may be obtained at the office of Brown and Mitchell, Inc., 521 34th Street, Gulfport, Mississippi 39507, upon payment of \$100.00 for each set, \$50.00 will be refunded to actual bidders upon return of the plans and specifications in good condition within 10 days of receipt of bids. Copies of the geotechnical report and earthwork information by stations are available for review at the Engineer's office.

The Hancock County Board of Supervisors reserves the right to waive any informality or to reject any or all bids.

Each bidder must deposit his bid, security in the amount, form, and subject to the conditions provided in the Information for Bidders.

Attention of all bidders is called to the provision of Mississippi law which requires a current Certificate of Responsibility for all Contractors submitting bids for this project.

No bidder may withdraw his bid 30 days after the actual date of the opening thereof.

Witnessed by order of the Board of Supervisors of Hancock County, Mississippi, this 17th day of December, 1992.

E. MICHAEL NECAISE
Clerk, Board of Supervisors
Hancock County, Mississippi
By: Terry E. Gunnard, D.C.
12-24; 12-31-92; 1-7-93

Public Notices

STATE OF MISSISSIPPI HANCOCK COUNTY ADMINISTRATOR'S NOTICE TO CREDITORS

of Leo D. Mahoney, Deceased
Letters of Administration having been granted on the 21st day of December, 1992 by the Chancery Court of Hancock County, Mississippi, to the undersigned upon the estate of Leo D. Mahoney, deceased, notice is hereby given to all persons having claims against said estate to present the same to the Clerk of said Court for Probate and registered according to law within six months from this date, or they will be forever barred.

This 21st day of December, A.D., 1992.
Hancock Bank
By: Trust Officer
Joyce Johnson
Administrator

12-24; 12-31-92; 1-7-93

STATE OF MISSISSIPPI HANCOCK COUNTY CO-ADMINISTRATOR'S NOTICE TO CREDITORS

of WILLIAM SCHULE, DECEASED
No. 23,478

Letters of Administration having been granted on the 18th day of December, 1992, by the Chancery Court of Hancock County, Mississippi to the undersigned upon the estate of WILLIAM SCHULE, deceased, notice is hereby given to all persons having claims against said estate to present the same to the Clerk of said Court for Probate and registered according to law within 90 days from this date, or they will be forever barred.

This 18th day of December, A.D., 1992.
William Schule and Gerard J. Schule
Co-Administrators
12-24; 12-31-92; 1-7-93

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 26, 1989, Catherine C. Richard, Ray L. Taylor and John M. Funderburg, Jr., executed a certain Deed of Trust for the benefit of Southern Federal Bank for Savings, a corporation organized and then existing under the laws of the United States of America, which Deed of Trust is filed for record in Book 1305, pages 418-424 in the office of the Chancery Clerk, Hancock County at Bay St. Louis, Mississippi; and

WHEREAS, pursuant to Order No. 90-1199, dated June 22, 1990, the Director of the Office of Thrift Supervision under duly delegated authority appointed the Resolution Trust Corporation as Receiver for Southern Federal Bank for Savings; and

WHEREAS, pursuant to Order No. 90-1198, dated June 22, 1990, Southern Federal Bank for Savings Bank was sold as a federal chartered savings association by the Director of the Office of Thrift Supervision under duly delegated authority, and

WHEREAS, a Purchase and Assumption Agreement was made and entered into by and between Resolution Trust Corporation, as Receiver for Southern Federal Bank for Savings, and Southern Federal Bank for Savings, whereby Southern Federal Bank for Savings Bank purchased from the Receiver all of the Receiver's right, title and interest in and to substantially all of the assets of Southern Federal Bank for Savings that the Receiver then owned or held; and

WHEREAS, among the assets purchased by Southern Federal Bank for Savings were certain Deeds of Trust covering land and premises located in the State of Mississippi, together with the indebtedness secured thereby, including that certain Deed of Trust and the indebtedness secured thereby, which are the subject of this Substitution of Trustee; and

WHEREAS, pursuant to Order No. 90-1199, dated June 22, 1990, the Director of Thrift Supervision under duly delegated authority appointed the Resolution Trust Corporation as the Conservator for Southern Federal Bank for Savings; and

WHEREAS, Resolution Trust Corporation, in its capacity as Receiver for Southern Federal Bank for Savings, has caused the aforesaid Deed of Trust, together with all right, title and interest in the Note and indebtedness secured thereby, and all rights, claims and causes of action thereunder, to be assigned to Southern Federal Bank for Savings pursuant to the aforesaid Purchase and Assumption Agreement; and

WHEREAS, Resolution Trust Corporation, as Receiver for Southern Federal Bank for Savings, assigned the above described deed of Trust to Southern Federal Bank for Savings, which assignment was recorded in Book 354, Page 216 of the Records of Mortgages and Deeds of Trust on Land in Hancock County, Mississippi; and

WHEREAS, the Office of Thrift Supervision by Order No. 91-492 replaced Resolution Trust Corporation as Conservator for Southern Federal Bank for Savings with Resolution Trust Corporation as Receiver for Southern Federal Bank for Savings pursuant to Section 5(d)(2)(F) of the HOLA; and

WHEREAS, said Deed of Trust authorized the appointment and substitution of another Trustee in the place of the Trustee named in said Deed of Trust subsequently substituted herein, and Resolution Trust Corporation as Receiver for Southern Federal Bank for Savings appointed and substituted T. N. Roberts, Jr., as Trustee therein, by instrument dated the 17th day of November, 1992, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 378, Pages 756-758; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the indebtedness secured thereby having been declared to be due and payable pursuant to the terms of said Deed of Trust, and Resolution Trust Corporation as Receiver for Southern Federal Bank for Savings, the holder of the Note and Deed of Trust, having requested the undersigned Substituted Trustee to do, on, or on the 18th day of January, 1993, offer for sale to the highest bidder for cash and during legal hours, being between the hours of 11:00 A.M. and 4:00 P.M., at the main front door of the County Courthouse in Hancock County, Mississippi, for cash to the highest and best bidder, the following described land and property lying and being situated in Hancock County, Mississippi, and being more particularly described as follows, to-wit:

Lots 2, 3, 4 and 5, Square 234, Bayville Park Subdivision, Unit #3, Hancock County, Mississippi, as per plat of said subdivision on record in the office of the Chancery Clerk of Hancock County, Mississippi.

Together with all and singular the rights, privileges, improvements and appurtenances to the same belonging or in any wise appertaining to and

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 22nd day of December, 1992.

T. N. ROBERTS, JR.
Substituted Trustee
12-24; 12-31-92; 1-7; 1-14-93

CONSUMER UPDATE

New law protects depositors

By Janet K. Lukens

Area consumer money management specialist

By March 19, 1993, banks must implement a new law which makes it easier for consumer to compare different types of savings plans. Known as "Truth in Savings," the law will make savings rates comparable and enable depositors

to verify the correctness of interest paid on accounts. Among key provisions of the law are:

- * Advertised rates will be expressed as the Annual Percentage Yield (APY). This percentage expresses the amount of interest that would be expected from \$100 deposit in 365 days.

- * The term "annual" will refer to 365 days.

- * Institutions will be free to compound and credit interest as they wish.

- * Institutions must pay interest on the full amount of the principal in the amount for each day. LIFO (Last In, First Out), FIFO (First In, First Out, Low Balance, and Investible Balance methods will be obsolete.

- * Consumers will know up

front about fees, charges, and penalties and how each of these are computed.

- * Consumers will know about minimum balance requirements.

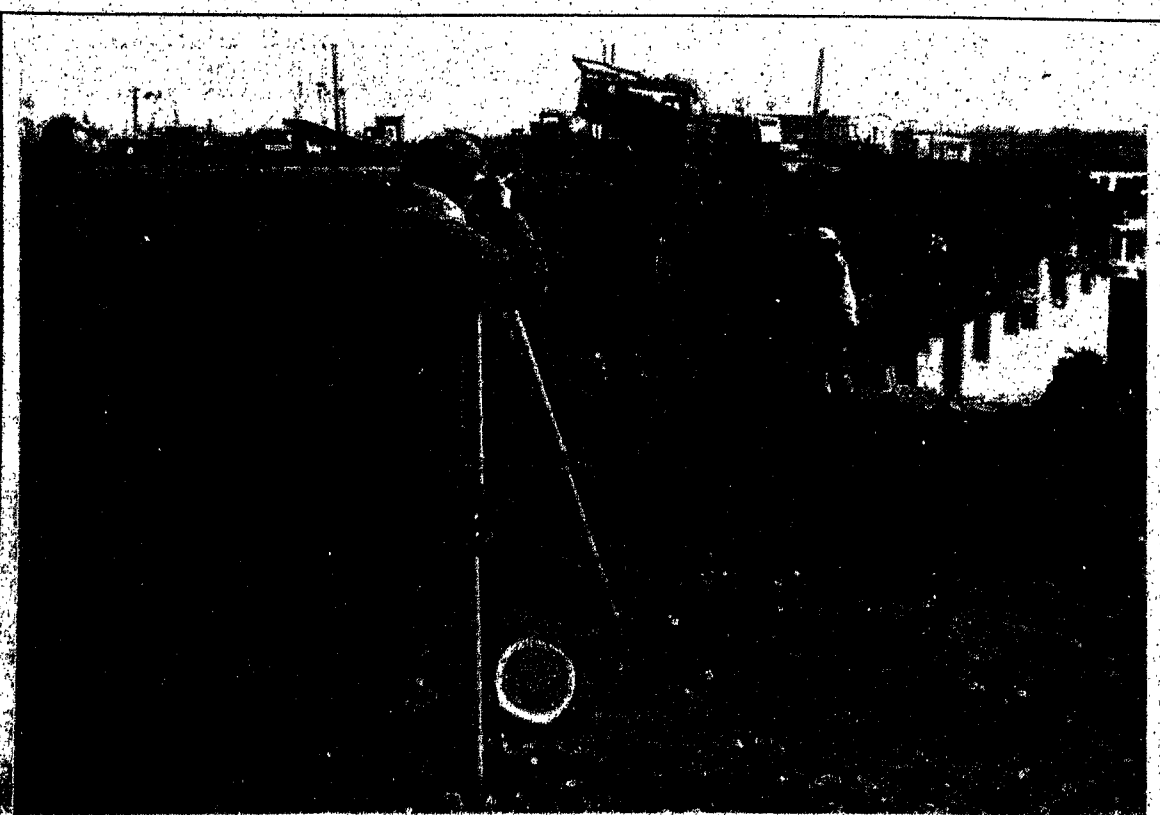
- * They will appear on monthly and quarterly statements.

These new rules will make comparison shopping for savings accounts a much simpler process. The Annual Percentage Yield will give a more uniform method of stating interest than consumers have had available in the past. Though compounding can vary from institution to institution, the effects of various compounding periods are reflected in APY.

It will no longer be necessary for consumers to compare complicated accounting methods which also have affected the interest earned on savings.

McKay attends MAGPA meeting

Linda McKay, Hancock County Public Library administrative assistant, recently attended the Mississippi Association for Government Purchasing Agents conference. The focus was "Specs, Lies and Valuable Techniques."



Bayou Caddy Casino underway

Workers for Daryard Dunn, Inc. construction of New Orleans begins pilings placements for the Bayou Caddy Casino boat marina and parking lot. From left, John Hanagriff, Danny Mitchell and John Guillon. (Photo by Henry Twiggs)

Mississippi Classified Advertising Network

Business Opportunity

LOG HOME DEALERSHIP - Top Log Home Manufacturer, seeks Dealer. Protected territory, high earning potential, full training & leads provided. Need not interfere with present employment. Models starting at \$9690. 1-800-264-LOGS(5647). Brentwood Log Homes, 427 River Rock Blvd., Murfreesboro, TN 37129.

PIZZA INN - Seeking qualified franchisees. Carry out/delivery & full-service restaurants. Easy to open & operate. 110 franchises sold in the last 12 months. For information call 1-800-880-9955.

Dealership - Sound effect/Novelty Greeting Cards, New to USA. Huge profits - Make thousands. Fully secured. Service company accounts. \$9,950 investment. 1-800-952-2733.

Employment/Training

1-800-336-7364 BARTENDER TRAINEES NEEDED NOW! Licensed by the MS State Department of Education Proprietary Schools & College. Ref: #578.

COVENANT TRANSPORT - Now hiring OTR drivers - Best team pay in the industry: 27-29¢ per mile plus mileage and longevity bonus - motel/lavatory pay - loading/unloading/deadhead pay - paid insurance. Requirements: Age 23 with 1 yr. certifiable OTR - class A CDL with Haz/Mat - Students welcome. 1-800-441-4394.

TRUCK DRIVERS - The Relocation Services Division of North American Van Lines, Inc., needs owner operators immediately. Up to \$5,000 contract signing bonus and \$200,000 guaranteed linehaul offering per year for top quality van operators with 2 yrs. exp. in household goods or electronics. For those w/no exp., tuition-free training is available. Lease or purchase available. 1-800-234-3112, Dept. V-304.

Newspaper Jobs - Available throughout the state - full time and/or intern. Send resume to: Job Bank, Mississippi Press Association, 351 Edgewood Terrace, Jackson, MS 39206.

DRIVERS - Minimum age 22. One year over the road. Riding program. Good pay and benefits with commercial driver's license. Up to 27¢/mi. McLendon Trucking. 1-800-633-7233.

Financial

EQUITY FINANCIAL SERVICE - We buy mortgage notes. If you sold property and financed the sale for the buyer. Turn your note to cash. Call 1-800-682-5134.

WE BUY NOTES SECURED BY REAL ESTATE. HAVE YOU SOLD PROPERTY AND FINANCED THE SALE FOR THE BUYER. TURN YOUR NOTE INTO CASH. 1-800-246-3244.

For Sale

DEER HUNTING LAND FOR LEASE: Copiah County, Mississippi. School Board will receive bids 1/4/93 for 5 year lease on: Tract 1 - 640 acres 16-19N-10E; Tract 2 - 555 acres 16-19N-R5E. Submit separate written bids prior to 12/31/92 to Box 550, Hazlehurst, MS 39083, or call 601-894-4555 between 8 and 5.

WOLFF TANNING BEDS - New Commercial-Home Units from \$199.00. Lamp-Lotions-Accessories. Monthly payments low as \$18.00. Call today. FREE NEW color catalog. 1-800-228-6292.

Home

Own your own home for no money down - no closing costs. Your plan or ours. 100% financing - 100% complete. First American Homes Inc. 601-842-4411. Tupelo; 601-939-0089; Jackson.

Mississippi Home Builders presents custom built homes. 0 down, if you own your own lot. Financing available. 1-800-264-2977.

Metal Buildings

Steel roofing & siding - Non-prime galvalume - 29, 26, 24 gauge bare and 28 & 26 gauge painted starting at \$26.00/Sq. Custom lengths. We manufacture. Majestic Metals, Jackson, MS 1-800-647-8540.

Special Events

Publicize your local events and festivals in the statewide classifieds. You'll be inviting people from all across the state to come to your area and participate. If you want to increase attendance, contact this newspaper or Mississippi Press Services for more information.

Jerry Clower will be "roasted" to benefit journalism education in Mississippi on Sat., January 16, at Holiday Inn Downtown Jackson at 7 p.m. Tickets are \$50, each, available through the Mississippi Press Association Education Foundation. Call 601-981-3060 to order.

Miscellaneous

HEARTLAND - Holiday, old-fashioned candlelight weddings. Mountain chapel overlooking river. Near Gallinburg. Everything provided. Accommodations. Romantic carriage ride. No test/no waiting. Charge cards accepted. 1-800-448-VOWS (8697).

REACH OVER ONE MILLION READERS IN 92 NEWSPAPERS ACROSS THE STATE OF MISSISSIPPI WITH JUST ONE PHONE CALL TO THIS NEWSPAPER. THE COST: JUST \$125 FOR A 25-WORD AD. (ADDITIONAL WORDS ARE \$6 EACH). CALL FOR MORE INFORMATION ON THE MISSISSIPPI CLASSIFIED ADVERTISING NETWORK (M-CAN). 12/20

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